

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

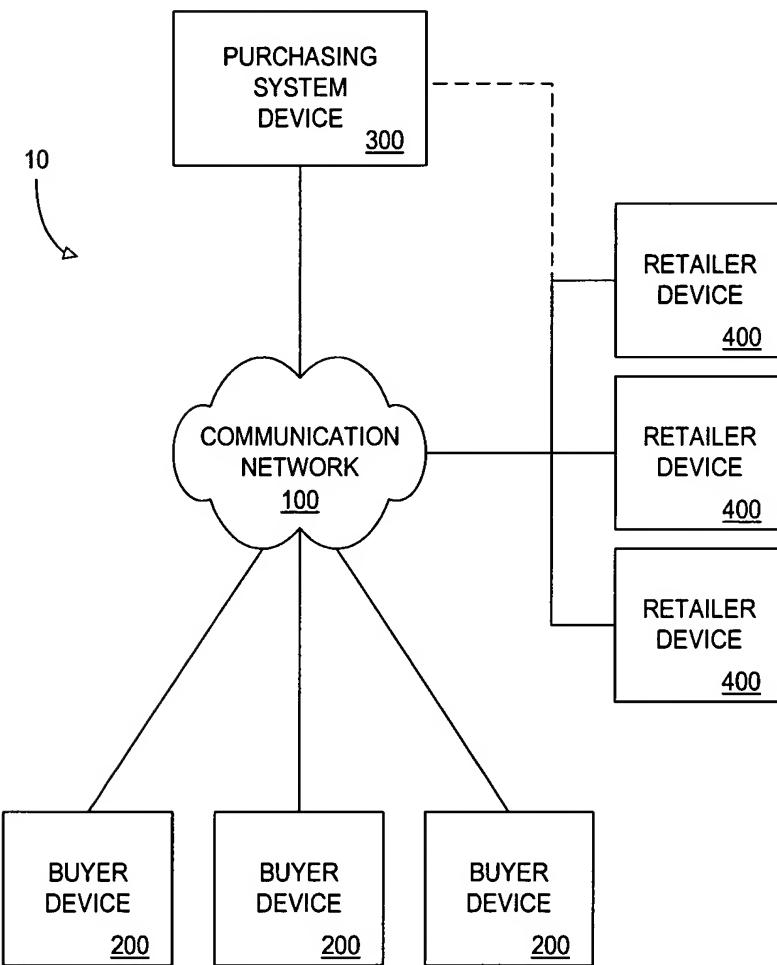


FIG. 1A

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

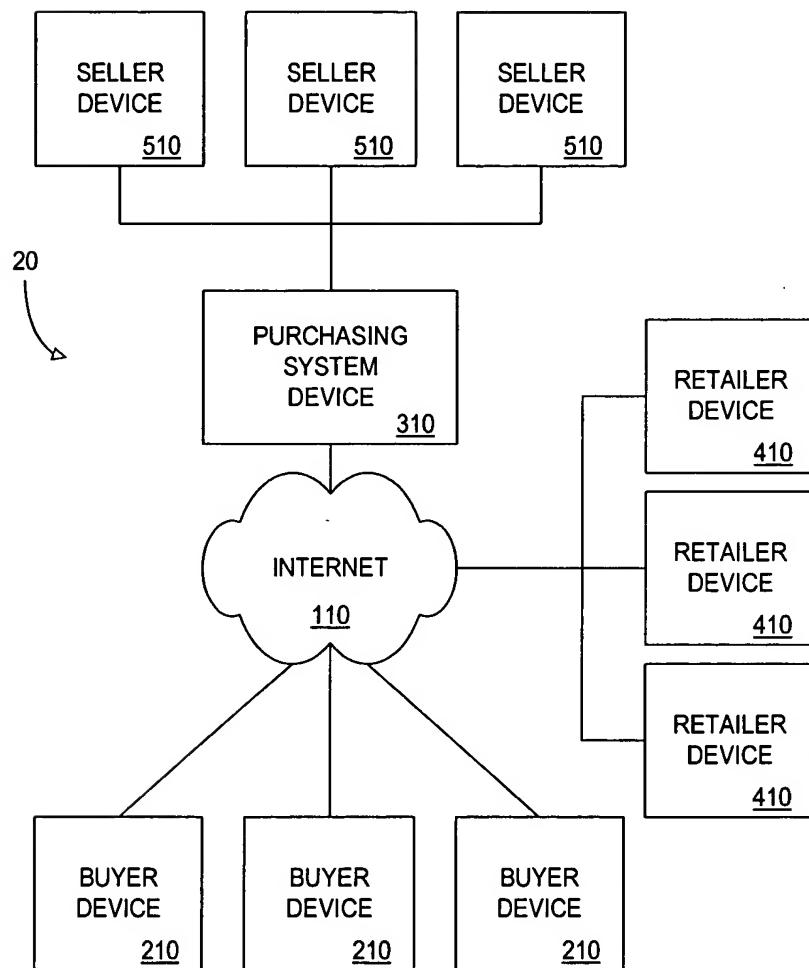


FIG. 1B

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

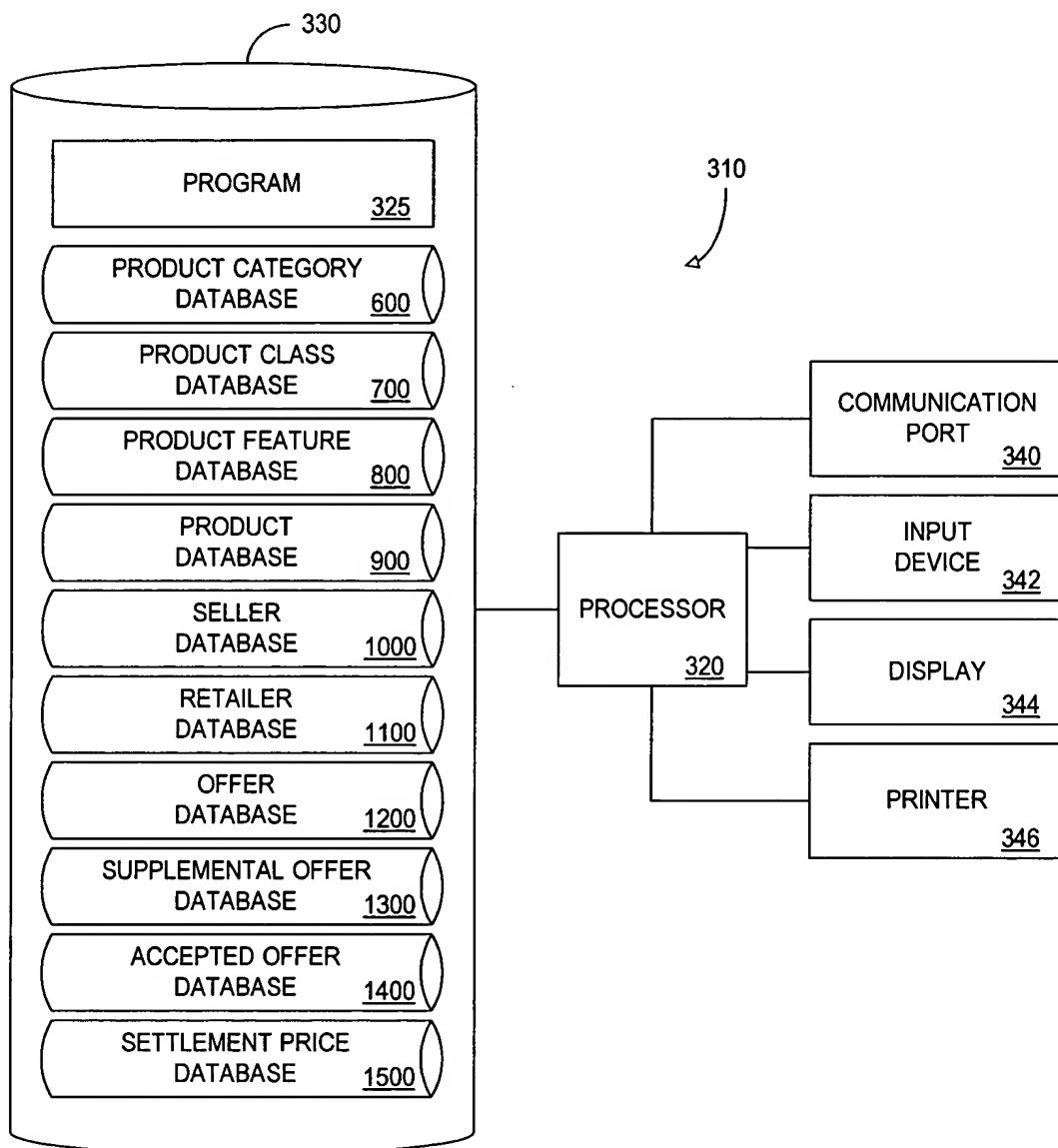


FIG. 2A

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

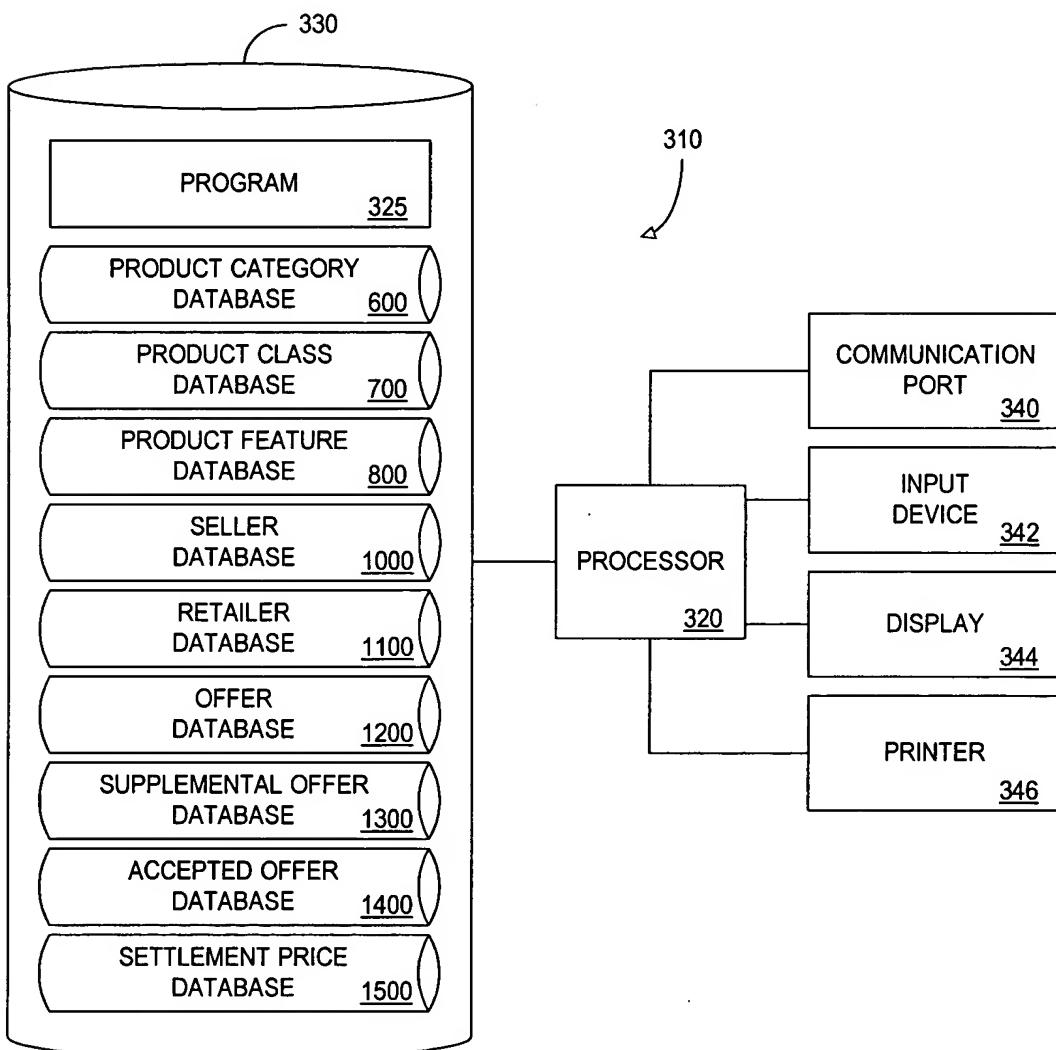


FIG. 2B

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

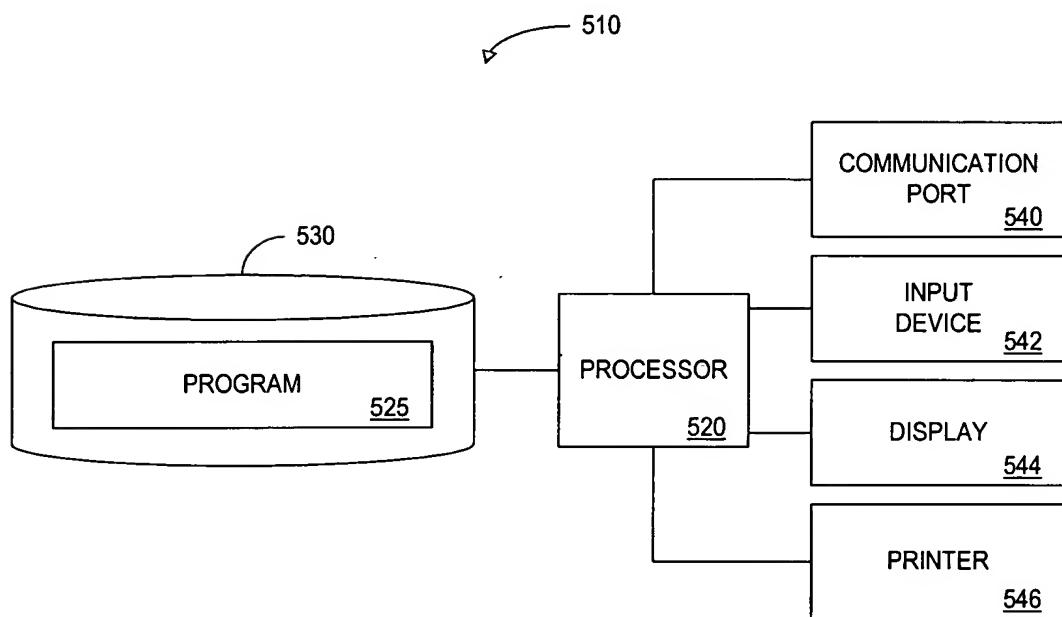


FIG. 3A

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

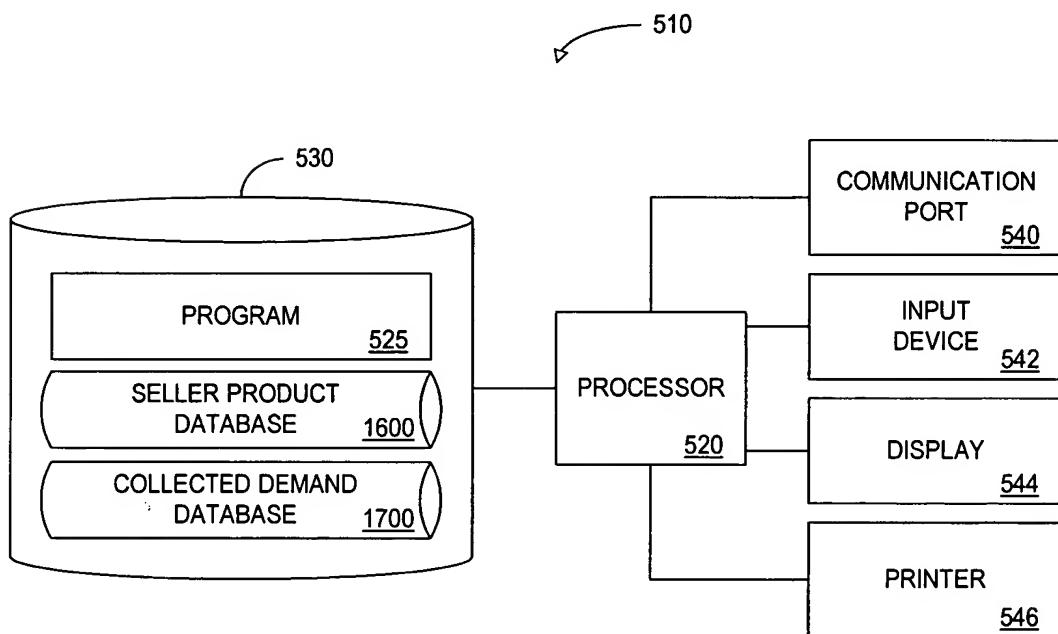


FIG. 3B

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

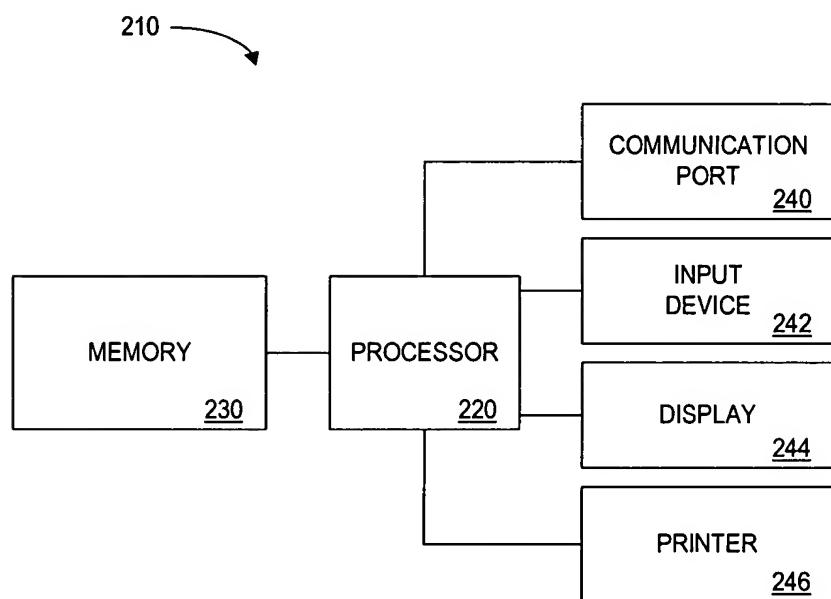


FIG. 4

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

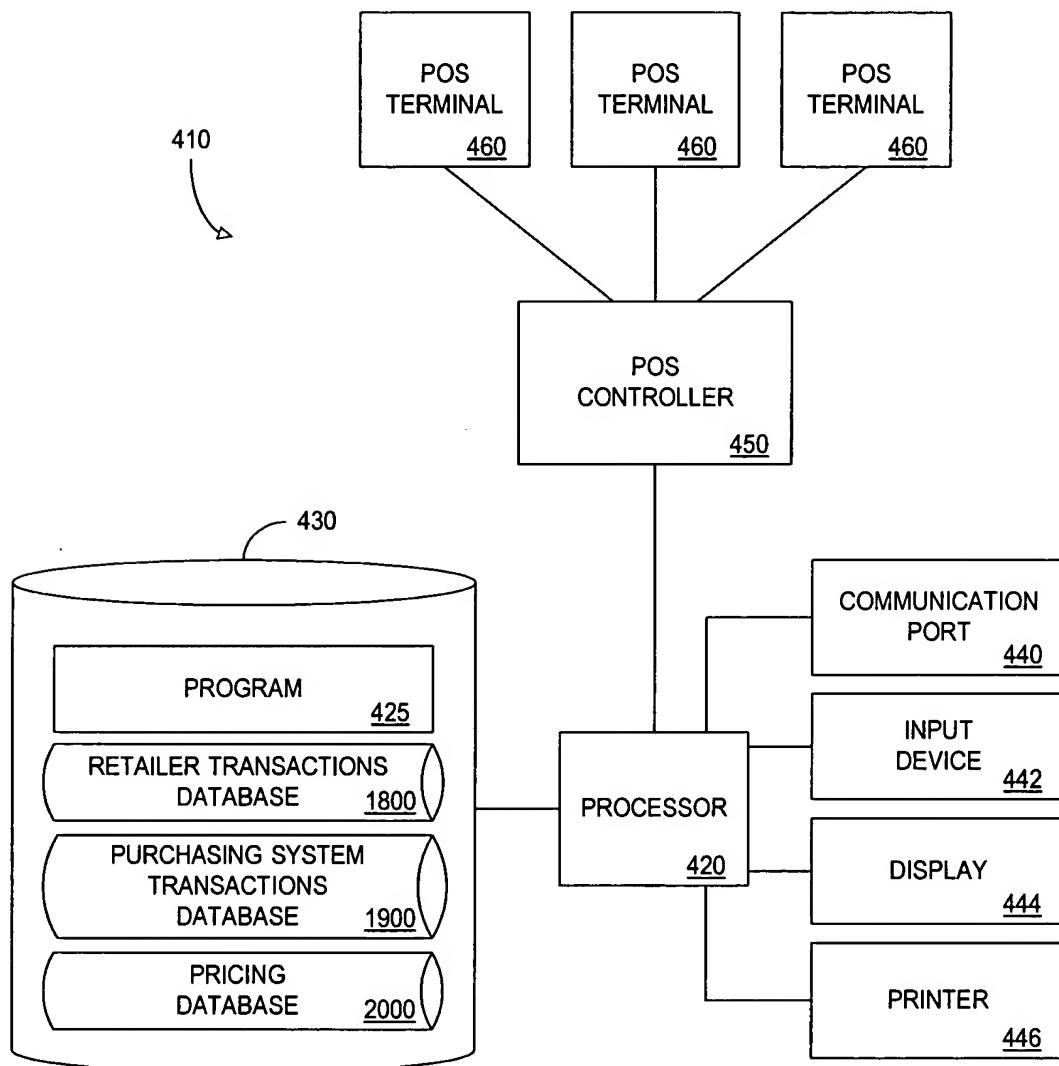


FIG. 5

| | |
|---|-----------------------------|
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600



| CATEGORY CODE | CATEGORY DESCRIPTION |
|---------------|----------------------|
| <u>610</u> | <u>620</u> |
| TV | TELEVISION |
| VC | VIDEO CAMERA |
| SC | STILL PHOTO CAMERA |
| PC | PERSONAL COMPUTER |
| DW | DISHWASHER |
| WM | WASHING MACHINE |
| ST | STEREO; HOME |
| ST-C | STEREO; CAR |
| LM | LAWN MOWER |

FIG. 6

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| | |
|---|-----------------------------|
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700

| PRODUCT CATEGORY <u>710</u> | CLASS 1 <u>720</u> | CLASS 2 <u>730</u> | CLASS 3 <u>740</u> |
|-----------------------------------|--------------------------|--------------------------|--------------------------|
| TV | SONI TOHIBA | MAGNETBOX PANATRONIC | PCA SAMSONG |
| SC | NIFON RINALTO | CODAK KINNIR | LINOX |
| PC | BELL PEAR | COMPACT GATELOCK | PICKARD ROLL |
| WM | PAYTAG WHIRLBATH | CE CLEANBOY | - |

FIG. 7

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| | |
|---|-----------------------------|
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800
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| PRODUCT CATEGORY <u>810</u> | FEATURE CODE <u>820</u> | FEATURE DESCRIPTION <u>830</u> |
|--------------------------------|----------------------------|-----------------------------------|
| TV | RM | REMOTE CONTROL |
| | URM | UNIVERSAL REMOTE CONTROL |
| | SS | SURROUND SOUND |
| | PIP | PICTURE IN PICTURE |
| SC | PV | PANORAMIC VIEW CAPABILITY |
| | MM-1 | ZOOM AT LEAST 35-105MM CAPABLE |
| | DG | DIGITAL |
| | PC | DOWNLOAD TO PC CAPABLE |
| WM | TL | TOP LOADER |
| | DR | DRYER INCLUDED |
| | EX | EXTRA LARGE CAPACITY |
| | SC | SOFTNER COMPARTMENT |

FIG. 8

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PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES
POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

910

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| <u>PRODUCT IDENTIFIER</u> <u>911</u> | <u>PRODUCT CATEGORY</u> <u>912</u> | <u>PRODUCT CLASS</u> <u>913</u> | <u>PRODUCT FEATURES</u> <u>914</u> | <u>SELLER IDENTIFIER</u> <u>915</u> | <u>MINIMUM PRICE</u> <u>916</u> | <u>RETAILER IDENTIFIER</u> <u>917</u> |
|---|---------------------------------------|------------------------------------|---------------------------------------|--|------------------------------------|--|
| P102-39 | TV | 1 | URM; SS; PIP | S 12345 | \$500.00 | N/A |
| P102-39 | TV | 1 | URM; SS; PIP | S 23456 | \$490.00 | R031-29 R192-05 R718-93 |
| P310-99 | SC | 2 | PC; PV; DS | S 34567 | \$300.00 | R192-05 R302-11 |
| P003-11 | SC | 2 | PV; MM-1 | S 45678 | \$200.00 | R031-29 R192-05 R302-11 |

FIG. 9A

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

920
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| PRODUCT IDENTIFIER <u>921</u> | PRODUCT DESCRIPTION <u>922</u> | PRODUCT CLASS <u>923</u> | PRODUCT CATEGORY <u>924</u> | SELLER IDENTIFIER <u>925</u> | MINIMUM PRICE <u>926</u> | AVAILABLE QUANTITY <u>927</u> | REGION <u>928</u> | RETAILER IDENTIFIER <u>929</u> |
|----------------------------------|--|-----------------------------|--------------------------------|---------------------------------|-----------------------------|----------------------------------|----------------------|-----------------------------------|
| P102-39 | 27" TELEVISION; SONI; BLACK; MODEL ST-942 | 1 | TV | S 23456 | \$500.00 | 20 | CT; MA | R 031-29 R 781-96 R 005-11 |
| P310-99 | DIGITAL CAMERA; GREY; PANORAMIC; COMES W/ BLACK LEATHER CASE; MODEL LN-198 | 2 | SC | S 34567 | \$490.00 | 300 | NEW ENGLAND | R 031-29 R 088-99 |
| P098-13 | WHIRLPOOL WASHER; OFF WHITE; MODEL WS-302 | 1 | WM | S 03218 | \$300.00 | 50 | FL | R 999-11 R 888-22 R 666-33 |
| P909-11 | CLEANBOY | 2 | WM | S 13029 | \$600.00 | 20 | USA | R 102-22 R 701-99 R 902-03 |

FIG. 9B

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PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES
POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

930

| PRODUCT IDENTIFIER <u>931</u> | PRODUCT DESCRIPTION <u>932</u> | PRODUCT CATEGORY <u>933</u> | PRODUCT FEATURES <u>934</u> | MINIMUM PRICE <u>935</u> |
|----------------------------------|-----------------------------------|--------------------------------|--------------------------------|-----------------------------|
| P099-32 | 27" TELEVISION; MODEL AK-0497 | TV | RM; PIP; SS | \$500.00 |
| P098-13 | 36" TELEVISION; MODEL 5R-0312 | TV | URM; PIP; SS | \$650.00 |
| P072-99 | 27" TELEVISION; MODEL AK-0473 | TV | RM | \$400.00 |
| P032-86 | 27" TELEVISION; MODEL PI-0372 | TV | - | \$200.00 |
| P045-03 | 45" TELEVISION; MODEL OR-9132 | TV | URM; SS | \$600.00 |

FIG. 9C

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| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |
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940
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| PRODUCT IDENTIFIER <u>941</u> | PRODUCT CATEGORY <u>942</u> | PRODUCT CLASS <u>943</u> | PRODUCT FEATURES <u>944</u> | SELLER IDENTIFIER <u>945</u> | MAXIMUM SUBSIDY AMOUNT <u>946</u> | RETAILER IDENTIFIER <u>947</u> |
|-------------------------------|-----------------------------|--------------------------|-----------------------------|------------------------------|-----------------------------------|--------------------------------|
| P102-39 | TV | 1 | URM; SS; PIP | S 12345 | \$50.00 | N/A |
| P102-39 | TV | 1 | URM; SS; PIP | S 23456 | \$20.00 | R031-29 R192-05 R718-93 |
| P310-99 | SC | 2 | PC; PV; DS | S 34567 | \$30.00 | R192-05 R302-11 |
| P003-11 | SC | 2 | PV; MM-1 | S 45678 | \$100.00 | R031-29 R192-05 R302-11 |

FIG. 9D

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

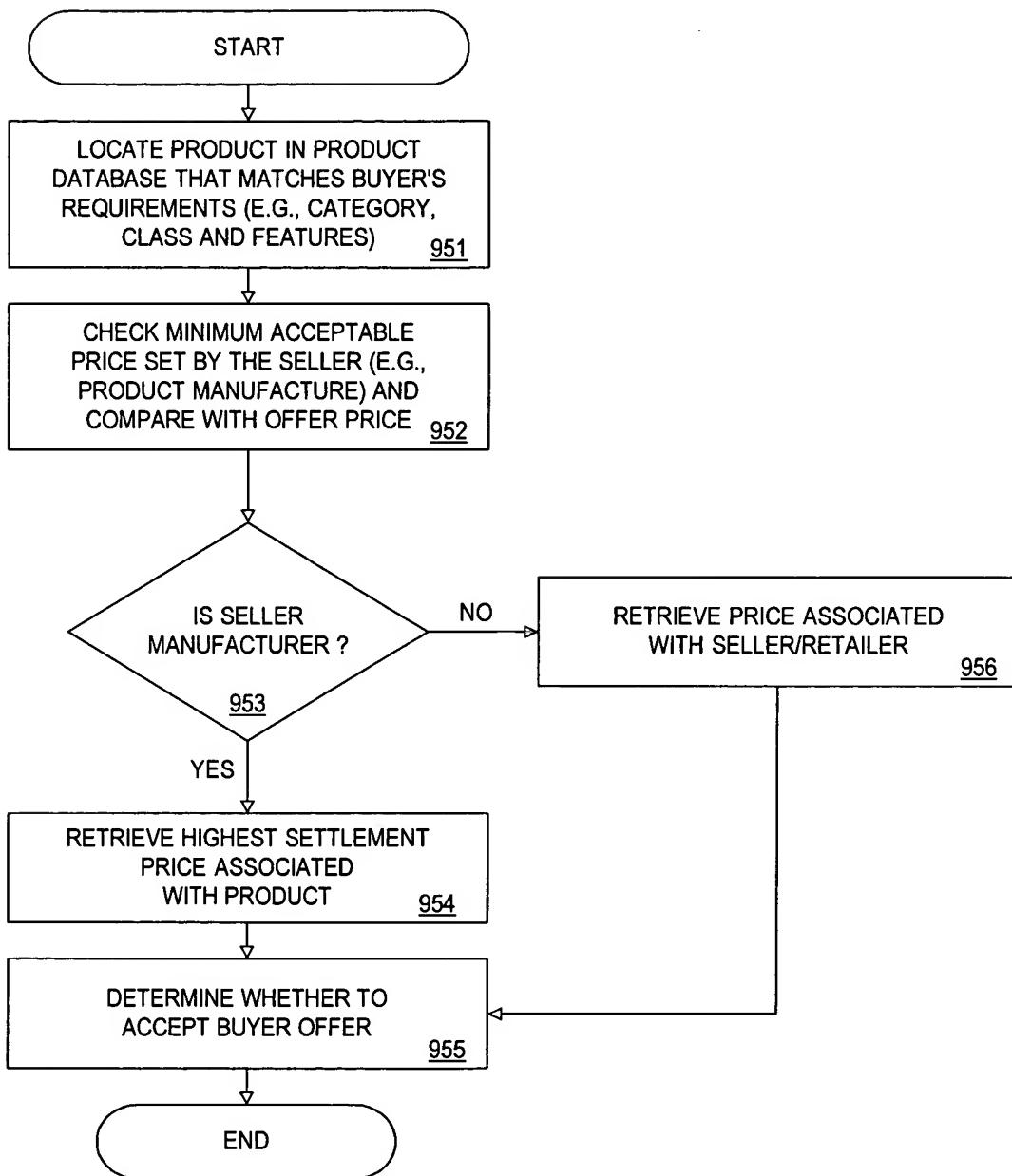


FIG. 9E

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK



| SELLER IDENTIFIER | SELLER NAME | SELLER TYPE | SELLER ADDRESS | SELLER CATEGORIES |
|-------------------|-----------------------|--------------|----------------|-------------------|
| 1010 | 1020 | 1030 | 1040 | 1050 |
| S 12345 | WALMAK | RETAILER | E-MAIL | TV, SC, PC |
| S 23456 | SONI | MANUFACTURER | HTTP | TV, ST |
| S 34567 | PANATRONIC | MANUFACTURER | CITY+STATE | TV |
| S 45678 | AIWER | MANUFACTURER | FILEPATH | TV, ST-C |
| S 56789 | WALMAK STORE # 892 | RETAILER | E-MAIL | TV, SC, PC |
| S 67890 | TOHIBA | MANUFACTURER | E-MAIL | ST, ST-C |

FIG. 10A

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

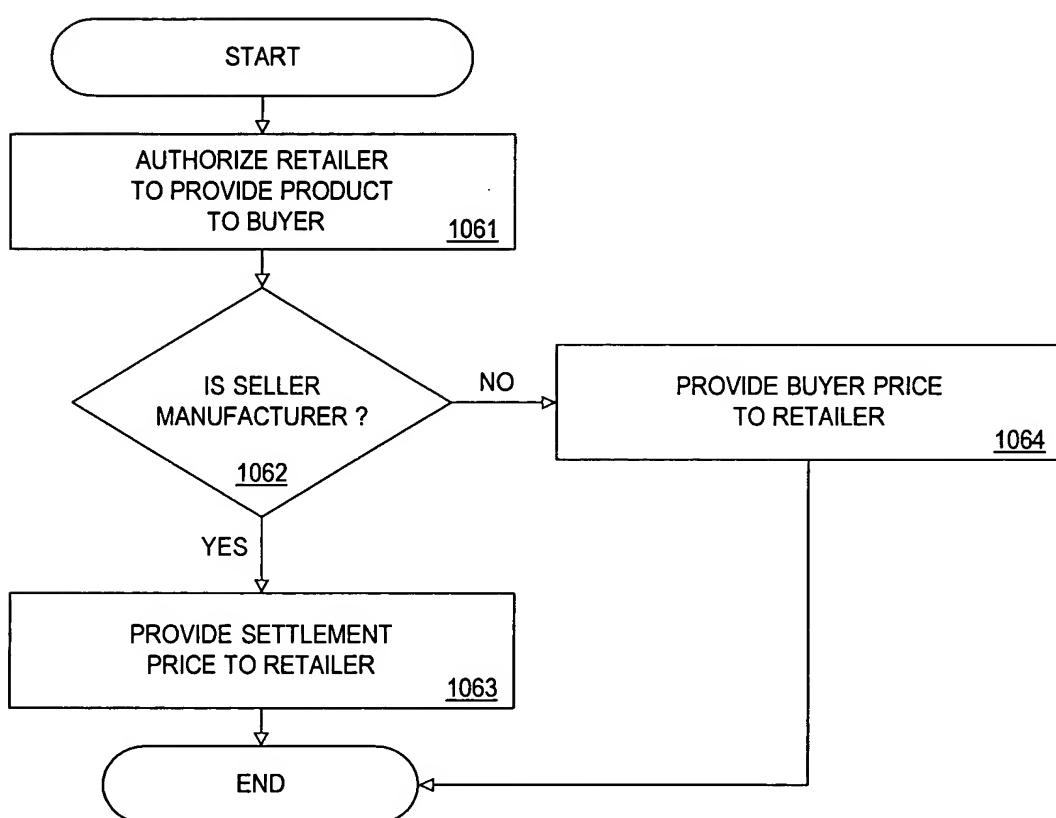


FIG. 10B

| | |
|---|-----------------------------|
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| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

1100



| RETAILER IDENTIFIER <u>1110</u> | RETAILER NAME <u>1120</u> | RETAILER LOCATION <u>1130</u> | PRODUCT CATEGORIES HONORED / SOLD <u>1140</u> |
|------------------------------------|------------------------------|--|--|
| R031-29 | WALMAK STORE # 1920 | 10 S. NEW ST. NEW TOWN, CT 55555 | TV; VC; SC; ST; ST-C |
| R192-05 | SIRCUIT CITY STORE #8132 | 2930 HIGH BLVD. TOWN, MA 44444 | TV; VC; SC; PC; ST; ST-C |
| R302-11 | JOE'S ELECTRONICS | 89 COUNTRY LN. PORT SHIP, NY 33333 | VC; SC; ST |
| R718-93 | WALMAK STORE # 2311 | 357 LONG HWY. CITY, VT 22222 | TV; VC; SC; ST; ST-C |
| R012-39 | SEERS STORE # 2813 | 1829 WIDE RD. METROPOLIS, CA 99999 | DW; PC; ST; ST-C; LM |

FIG. 11

| | |
|---|-----------------------------|
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1210
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| <u>OFFER IDENTIFIER</u> <u>1211</u> | <u>BUYER E-MAIL</u> <u>1212</u> | <u>OFFER PRICE</u> <u>1213</u> | <u>SELECTED PRODUCT CATEGORY</u> <u>1214</u> | <u>SELECTED PRODUCT CLASS</u> <u>1215</u> | <u>SELECTED PRODUCT FEATURES</u> <u>1216</u> | <u>OFFER STATUS</u> <u>1217</u> |
|--|------------------------------------|-----------------------------------|---|--|---|------------------------------------|
| 0-932-122-08 | BUCK@AOL.COM | \$200.00 | TV | 3 | RM | REJECTED |
| 0-192-032-25 | JENNY@ATT.COM | \$500.00 | WM | 2 | TL; EX | ACCEPTED |
| 0-898-323-01 | BIFF@SURFREE.COM | \$400.00 | SC | 1 | PV; MM-1; DG; PC | ACCEPTED |
| 0-111-098-33 | ARI@CBC.COM | \$320.00 | TV | 2 | URM; PIP; SS | PENDING |

FIG. 12A

| | |
|---|-----------------------------|
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1220

| SECONDARY OFFER MADE? <u>1221</u> | SECONDARY OFFER PRICE <u>1222</u> | SECONDARY OFFER STATUS <u>1223</u> | PAYMENT IDENTIFIER <u>1224</u> |
|--|--|---|--------------------------------------|
| YES | \$210.00 | ACCEPTED | 2222-3333-4444-5555 |
| NO | N/A | N/A | 3333-4444-5555-6666 |
| NO | N/A | N/A | 4444-555-6666-7777 |
| NO | N/A | N/A | 5555-6666-7777-8888 |

FIG. 12B

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|---|-----------------------------|
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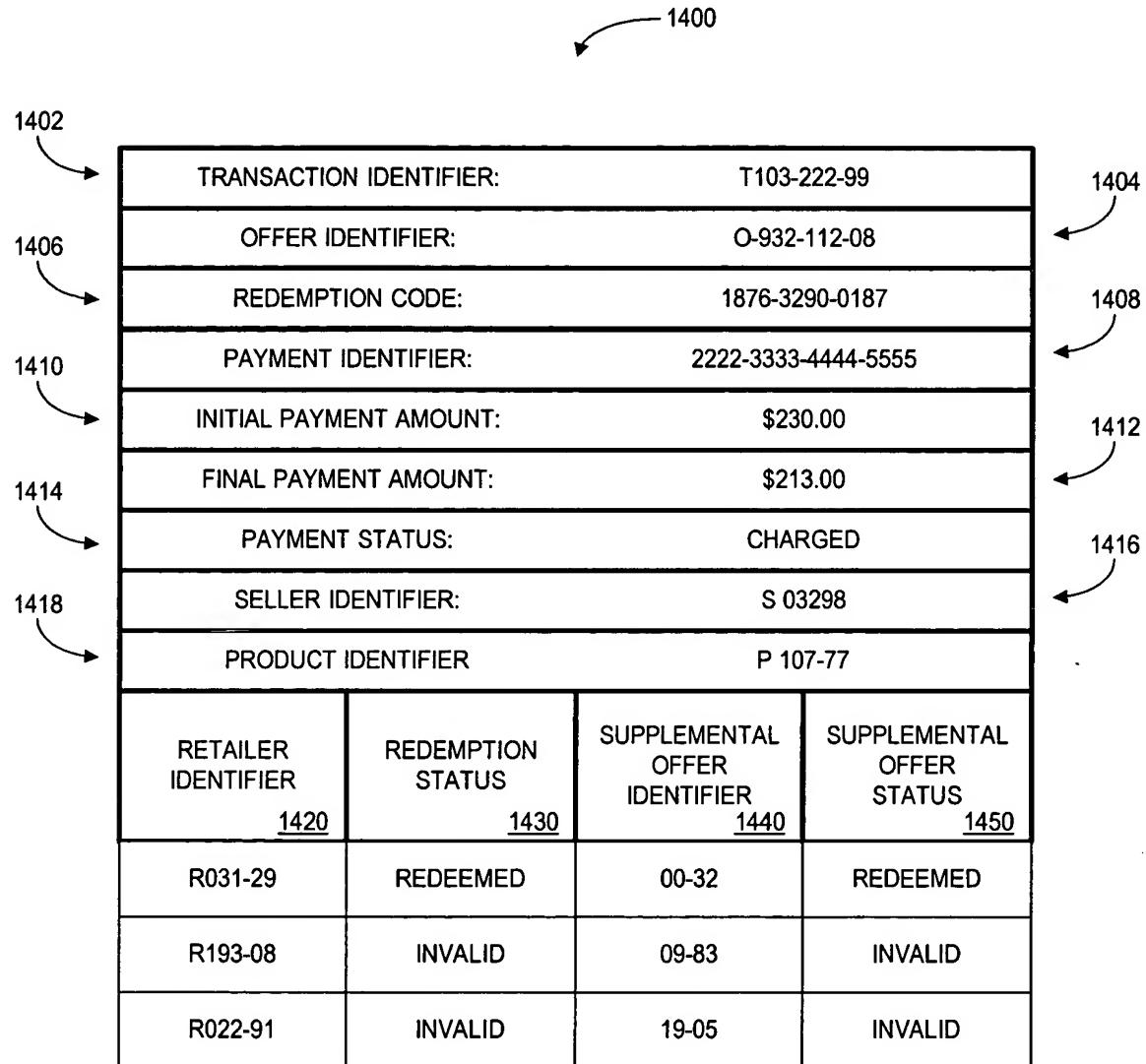
1300
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| SUPPLEMENTAL OFFER IDENTIFIER <u>1310</u> | SUPPLEMENTAL OFFER DESCRIPTION <u>1320</u> | RETAILER IDENTIFIER <u>1330</u> |
|--|---|---------------------------------------|
| 00-32 | FREE MOVIE TAPE | R031-29 |
| 09-83 | 50% OFF ANY CD IN STORE | R139-08 |
| 19-05 | \$15.00 OFF LIFETIME WARANTEE | R022-91 |
| 33-11 | 30% OFF TRIPOD MODEL LL-122 | R111-77 |
| 55-44 | 3 FREE ROLLS OF FILM | R919-55 |

FIG. 13

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|---|-----------------------------|
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| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |



The diagram illustrates a data flow from a general header to a detailed transaction record. At the top, a box contains the attorney's name and docket number. Below it is a larger box detailing a purchase. Arrows labeled 1400 through 1418 point to specific fields in the transaction record, which is presented in a table format.

| TRANSACTION IDENTIFIER: | T103-222-99 | | |
|-------------------------|---------------------|-------------------------------|---------------------------|
| OFFER IDENTIFIER: | O-932-112-08 | | |
| REDEMPTION CODE: | 1876-3290-0187 | | |
| PAYMENT IDENTIFIER: | 2222-3333-4444-5555 | | |
| INITIAL PAYMENT AMOUNT: | \$230.00 | | |
| FINAL PAYMENT AMOUNT: | \$213.00 | | |
| PAYMENT STATUS: | CHARGED | | |
| SELLER IDENTIFIER: | S 03298 | | |
| PRODUCT IDENTIFIER | P 107-77 | | |
| RETAILER IDENTIFIER | REDEMPTION STATUS | SUPPLEMENTAL OFFER IDENTIFIER | SUPPLEMENTAL OFFER STATUS |
| <u>1420</u> | <u>1430</u> | <u>1440</u> | <u>1450</u> |
| R031-29 | REDEEMED | 00-32 | REDEEMED |
| R193-08 | INVALID | 09-83 | INVALID |
| R022-91 | INVALID | 19-05 | INVALID |

FIG. 14

| | |
|---|-----------------------------|
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1500

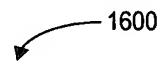


| PRODUCT IDENTIFIER <u>1510</u> | RETAILER IDENTIFIER <u>1520</u> | SETTLEMENT PRICE <u>1530</u> | RETAILER IDENTIFIER <u>1522</u> | SETTLEMENT PRICE <u>1532</u> | RETAILER IDENTIFIER <u>1524</u> | SETTLEMENT PRICE <u>1534</u> |
|-----------------------------------|------------------------------------|---------------------------------|------------------------------------|---------------------------------|------------------------------------|---------------------------------|
| P 033-99 | R005-99 | \$199.00 | R009-55 | \$200.00 | R722-77 | \$200.00 |
| P 111-00 | R077-11 | \$50.00 | R028-28 | \$50.00 | R917-22 | \$50.00 |
| P 003-12 | R028-17 | \$215.00 | R339-02 | \$220.00 | R081-91 | \$218.00 |
| P 983-66 | R710-55 | \$600.00 | R888-34 | \$605.00 | R102-39 | \$600.00 |

FIG. 15

| | |
|---|-----------------------------|
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1600

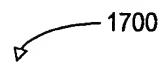


| PRODUCT IDENTIFIER <u>1610</u> | PRODUCT CATEGORY <u>1620</u> | PRODUCT FEATURES <u>1630</u> | MINIMUM PRICE <u>1640</u> |
|-----------------------------------|---------------------------------|---------------------------------|------------------------------|
| P112-55 | TV | URM; PIP; SS | \$500.00 |
| P066-91 | TV | RM; SS | \$400.00 |
| P333-00 | TV | RM | \$300.00 |

FIG. 16

| | |
|---|-----------------------------|
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The diagram shows a curved arrow originating from the top right area and pointing downwards towards the 'OFFER STATUS' column of the table. The number '1700' is written above the arrow's head.

| PRODUCT CATEGORY <u>1710</u> | PRODUCT FEATURES <u>1720</u> | OFFER PRICE <u>1730</u> | OFFER STATUS <u>1740</u> |
|---------------------------------|---------------------------------|----------------------------|-----------------------------|
| TV | RM; SS | \$300.00 | REJECTED |
| TV | URM; PIP; SS | \$450.00 | ACCEPTED |
| ST | RM; SS | \$300.00 | REJECTED |
| ST | RM; SS | \$325.00 | ACCEPTED |

FIG. 17

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|---|-----------------------------|
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| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

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| RETAILER TRANSACTION IDENTIFIER: | | RT-000-333-111 | 1800 | | | | | | |
|---|-----------------------|-----------------------------------|------|------|---------|---------|---------|----------|------|
| TIME: | | 3/14/99 2:53 PM | 1802 | | | | | | |
| POS TERMINAL: | | 0739 | 1804 | | | | | | |
| OPERATOR IDENTIFIER: | | 18735102 | 1806 | | | | | | |
| TOTAL: | | \$178.91 | 1808 | | | | | | |
| PAYEMENT TYPE: | | CASH; INTERNET PRICING VOUCHER | 1810 | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">PRODUCT IDENTIFIER</th> <th style="text-align: center;">PRODUCT PRICE</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1820</td> <td style="text-align: center;">1830</td> </tr> <tr> <td style="text-align: center;">P064-44</td> <td style="text-align: center;">\$49.99</td> </tr> <tr> <td style="text-align: center;">P107-77</td> <td style="text-align: center;">\$118.00</td> </tr> </tbody> </table> | PRODUCT IDENTIFIER | PRODUCT PRICE | 1820 | 1830 | P064-44 | \$49.99 | P107-77 | \$118.00 | 1812 |
| | PRODUCT IDENTIFIER | PRODUCT PRICE | | | | | | | |
| | 1820 | 1830 | | | | | | | |
| | P064-44 | \$49.99 | | | | | | | |
| P107-77 | \$118.00 | | | | | | | | |
| P304-44 | 0-1P | | | | | | | | |

FIG. 18

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|---|-----------------------------|
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| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

1900



| RETAILER TRANSACTION IDENTIFIER <u>1910</u> | REDEMPTION CODE <u>1920</u> | PRODUCT IDENTIFIER <u>1930</u> | PAYMENT EXPECTED <u>1940</u> | PAYMENT STATUS <u>1950</u> |
|--|--------------------------------|-----------------------------------|---------------------------------|-------------------------------|
| TR-000-333-111 | 1234-5678-1234 | P304-44 | \$200.00 | PENDING |
| TR-111-222-333 | 1234-5678-1235 | P089-55 | \$250.00 | RECEIVED |
| TR-666-777-888 | 1234-5678-1236 | P999-99 | \$75.00 | RECEIVED |

FIG. 19

| | |
|---|-----------------------------|
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2000
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| PRODUCT IDENTIFIER | <u>2010</u> | <u>2020</u> | <u>2030</u> | SETTLEMENT PRICE |
|-----------------------|-------------|-------------|-------------|---------------------|
| | | | | |
| P304-44 | | \$220.00 | | \$200.00 |
| P089-55 | | \$270.00 | | \$250.00 |
| P999-99 | | \$75.00 | | \$75.00 |
| P133-44 | | \$180.00 | | \$175.00 |

FIG. 20

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

2110
↙

| REDEMPTION CODE | STATUS |
|---------------------|-------------|
| 2111 | <u>2112</u> |
| 1111-4593-2943-8920 | AVAILABLE |
| 1111-9403-0297-4673 | ISSUED |
| 1111-4689-0938-9200 | ISSUED |
| 1111-3809-7267-0182 | AVAILABLE |

FIG. 21A

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

2120



F|G. 21B

| REDEMPTION CODE <u>2121</u> | STATUS <u>2122</u> | OFFER IDENTIFIER <u>2123</u> | RETAILER IDENTIFIER <u>2124</u> | RETAILER IDENTIFIER <u>2125</u> | RETAILER IDENTIFIER <u>2126</u> |
|--------------------------------|-----------------------|---------------------------------|------------------------------------|------------------------------------|------------------------------------|
| 1111-9403-0297-4673 | REDEEMED | T103-222-012 | 903352617980002 | 843002912093640 | 930299012239019 |
| 1111-4698-0938-9200 | REDEEMED | T103-221-99 | 78302210629706 | 652009421000011 | 5400963189560 |
| 1111-5023-5639-9210 | REDEEMED | T102-321-12 | 738882019836210 | 903352617980002 | 203661094321007 |
| 1111-6290-9126-7533 | UNREDEEMED | T123-111-55 | 203661094321007 | N/A | N/A |

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

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2130
↓

| OFFER IDENTIFIER <u>2131</u> | PAYMENT IDENTIFIER <u>2133</u> | AUTHORIZED AMOUNT <u>2133</u> | CHARGED AMOUNT <u>2134</u> |
|---------------------------------|-----------------------------------|----------------------------------|-------------------------------|
| T103-222-010 | 5555-0013-9268-0192 | \$216.00 | \$213.00 |
| T103-222-012 | 2222-9230-0192-9367 | \$1,100.00 | \$1,065.00 |
| T104-333-432 | 3333-0978-2710-8723 | \$2,200.00 | \$2,105.00 |
| T471-274-483 | 7777-9087-1023-5436 | \$330.00 | N/A |

FIG. 21C

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

| OFFER IDENTIFIER <u>2141</u> | RETAILER IDENTIFIER <u>2142</u> | PRODUCT IDENTIFIER <u>2143</u> | SELLER IDENTIFIER <u>2144</u> | ESTABLISHED PRICE <u>2145</u> | INITIAL ADDITIONAL CHARGE <u>2146</u> | SUBSEQUENT ADDITIONAL CHARGE <u>2147</u> | FINAL PRICE <u>2148</u> |
|---------------------------------|------------------------------------|-----------------------------------|----------------------------------|----------------------------------|--|---|----------------------------|
| T989-442-453 | 903352617980002 | P1130 | \$18790 | \$200.00 | 8.0% SALES TAX (\$16.00) | -1.5% SALES TAX (\$3.00) | \$213.00 |
| T964-647-121 | 78302210629706 | P9034 | \$56234 | \$1,000.00 | 6.5% SALES TAX (\$65.00) | \$0.00 | \$1,065.00 |
| T432-827-279 | 738882019836210 | P8723 | \$02281 | \$2,000.00 | 4.0% SALES TAX (\$80.00) | \$25.00 LATE PICK UP PENALTY | \$2,105.00 |
| T103-222-012 | 203661094321007 | P0029 | \$97610 | \$300.00 | 6.5% SALES TAX (\$19.50) | N/A | N/A |

2140

FIG. 21D

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

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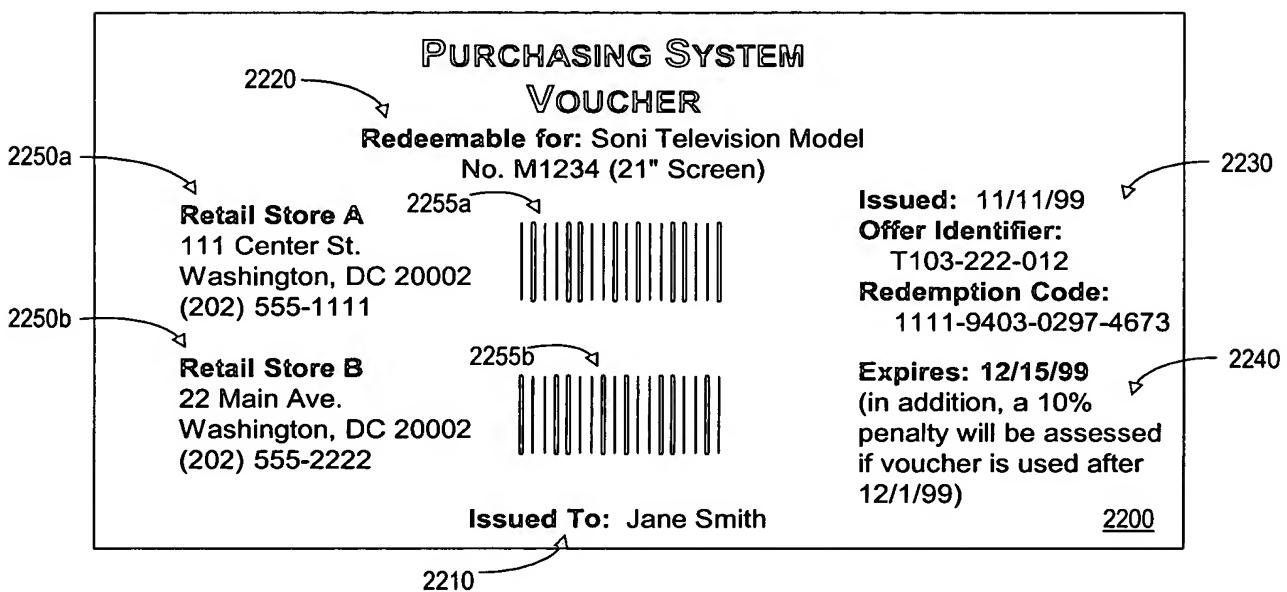


FIG. 22

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

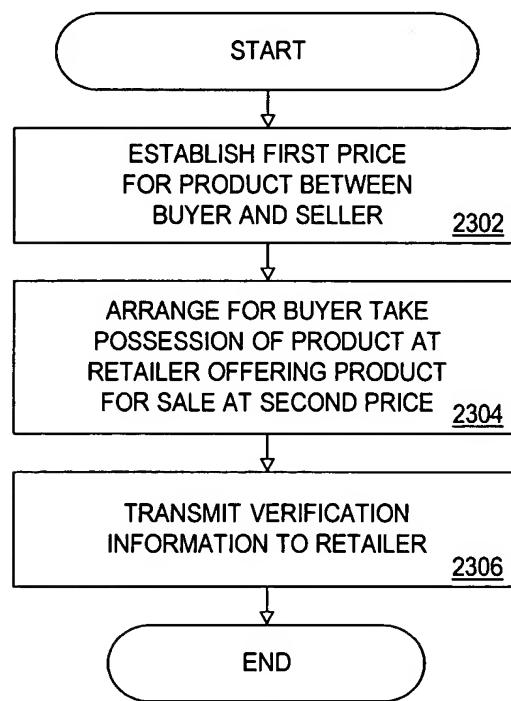


FIG. 23

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

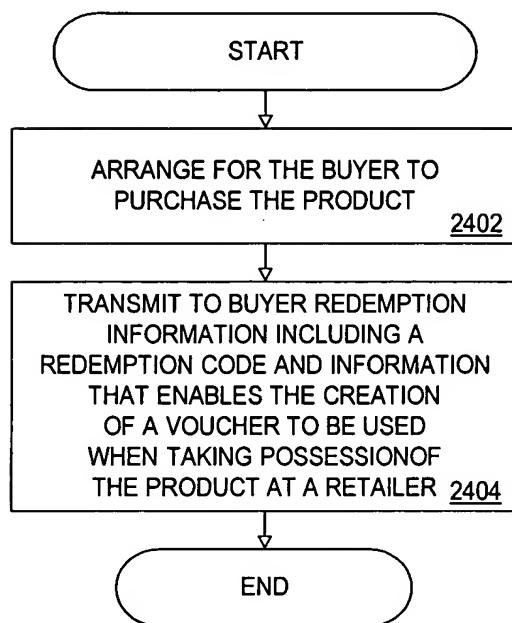


FIG. 24

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

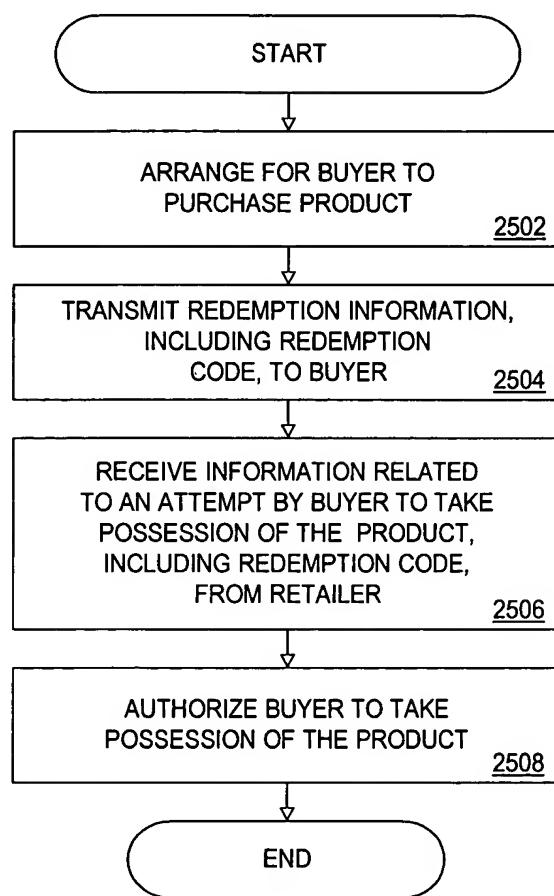


FIG. 25

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

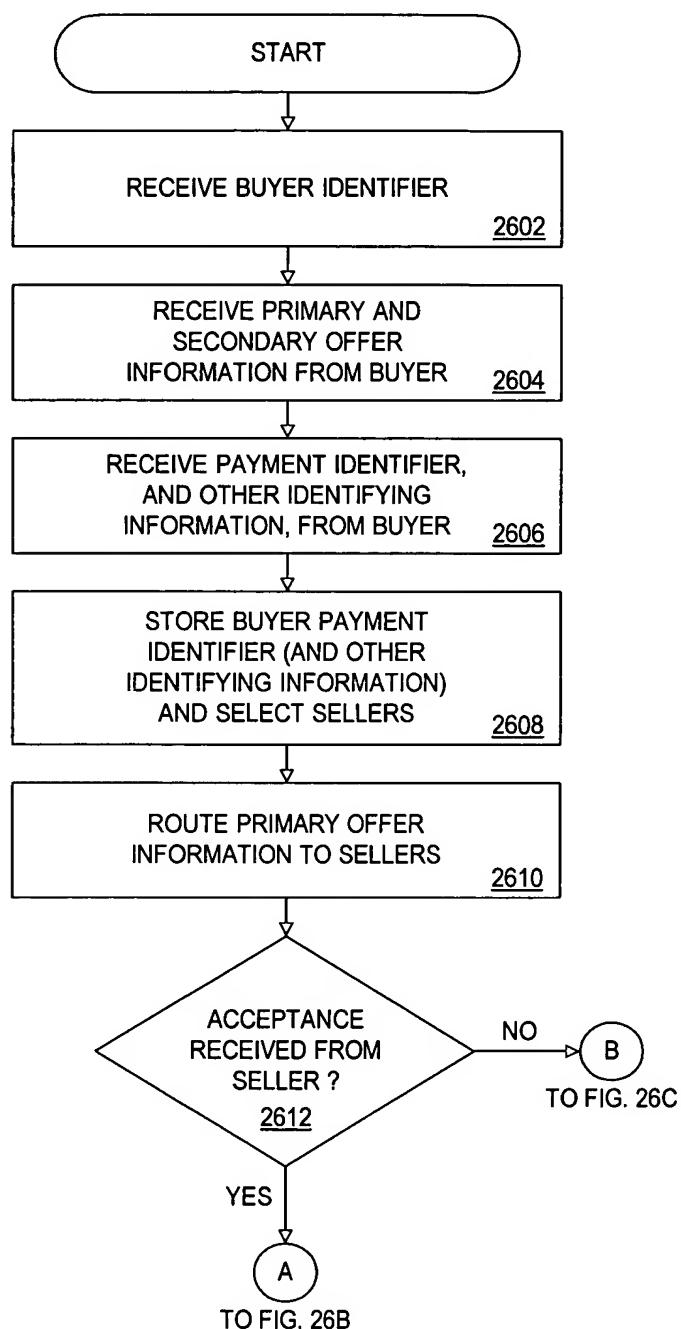


FIG. 26A

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PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

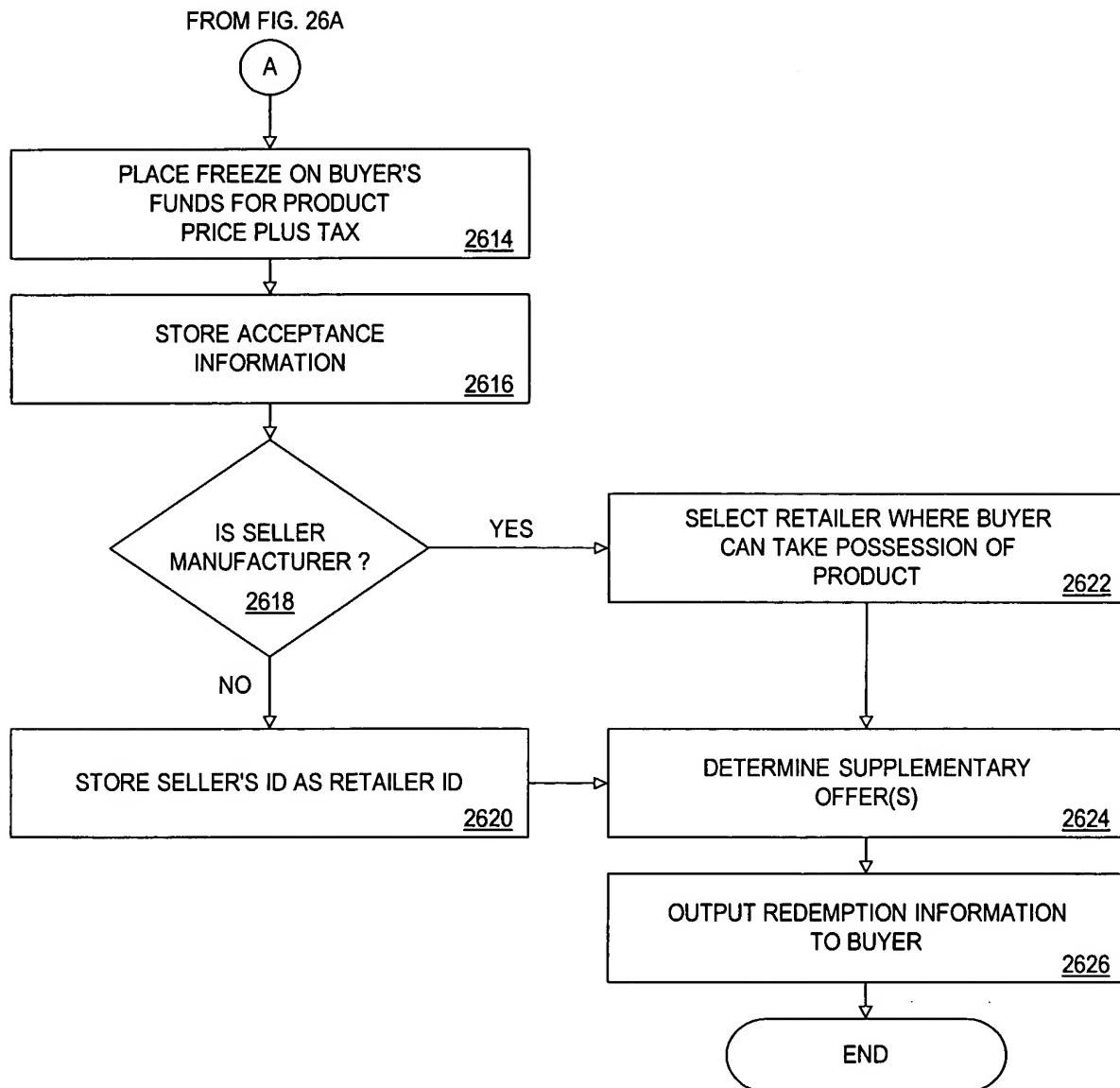


FIG. 26B

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

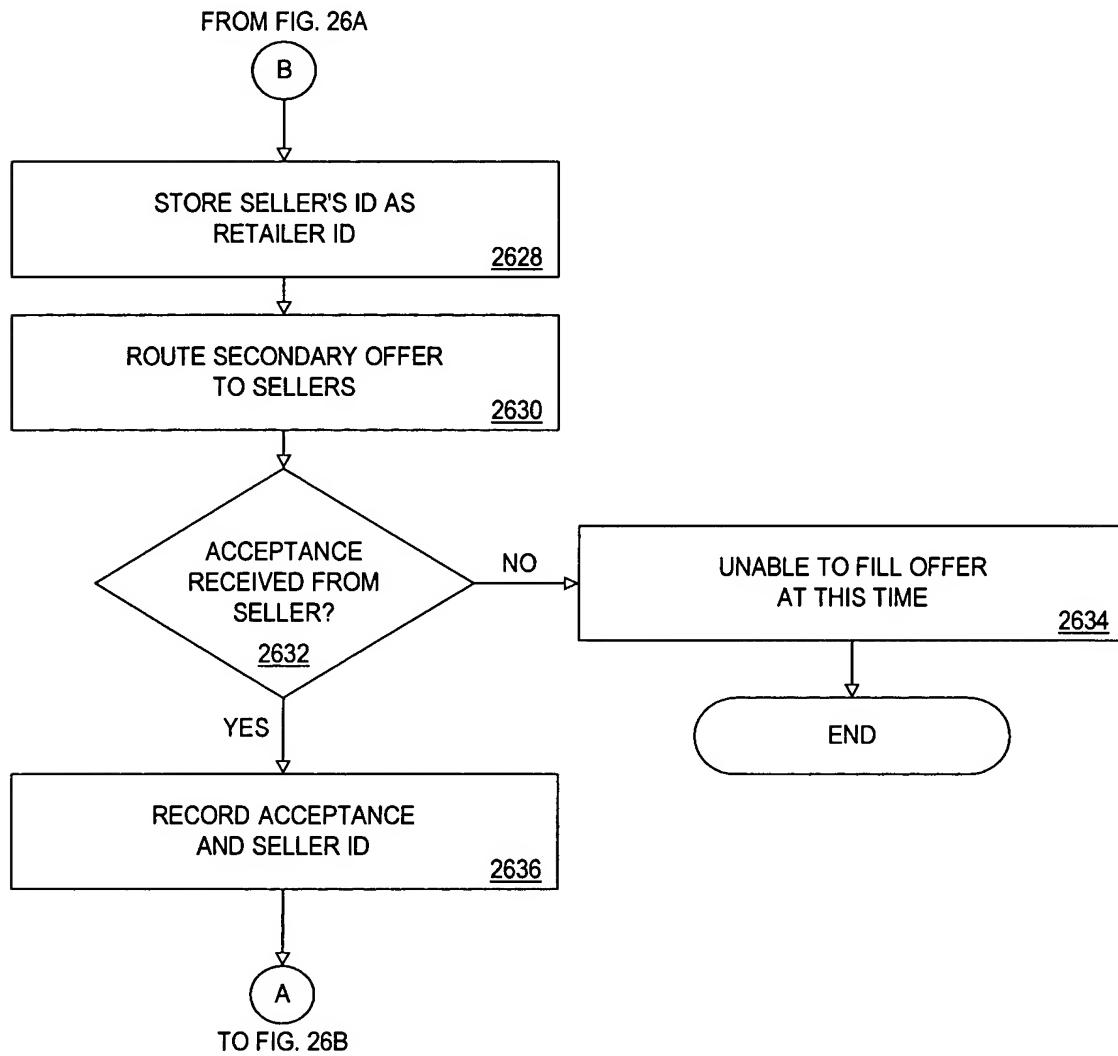


FIG. 26C

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

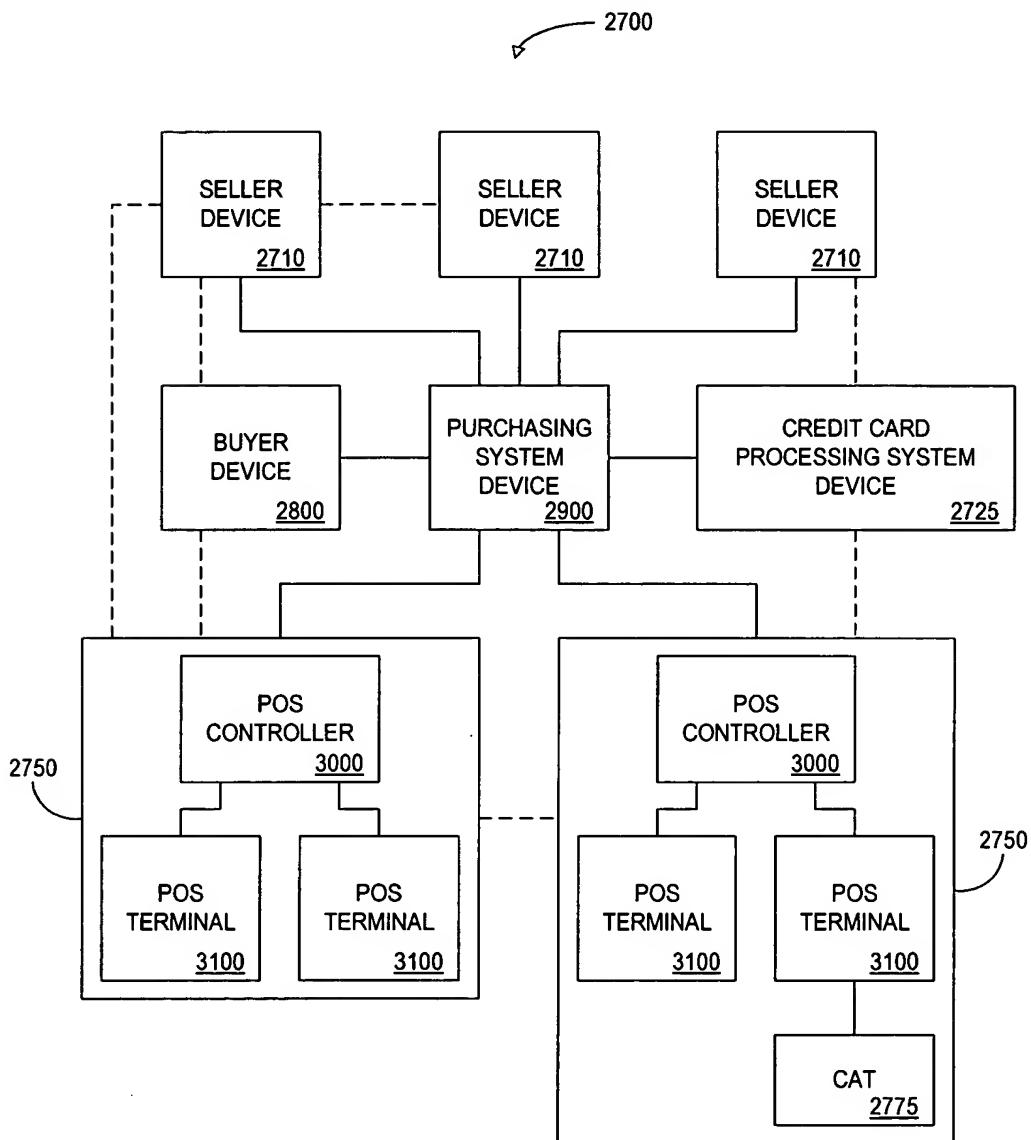


FIG. 27

WALKER ET AL.

ATTORNEY DOCKET NO.: 04-014

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES
POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

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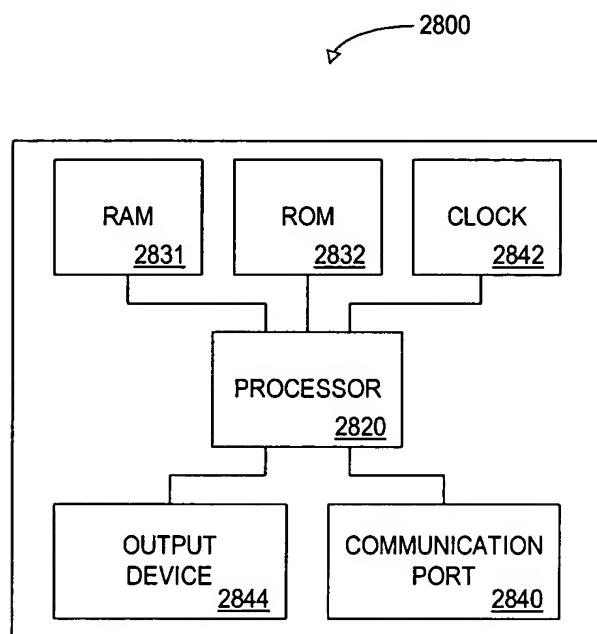


FIG. 28

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PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

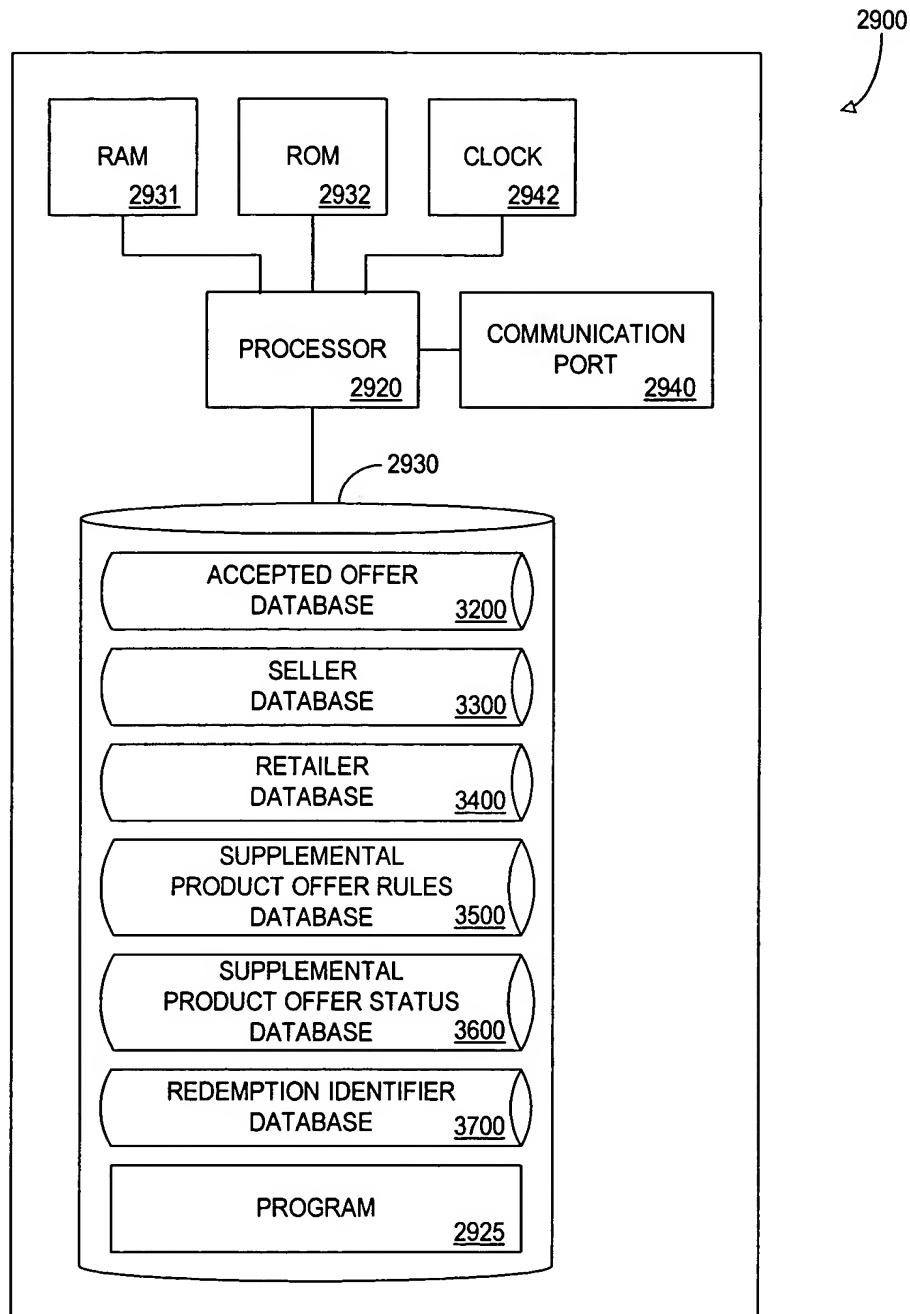


FIG. 29

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

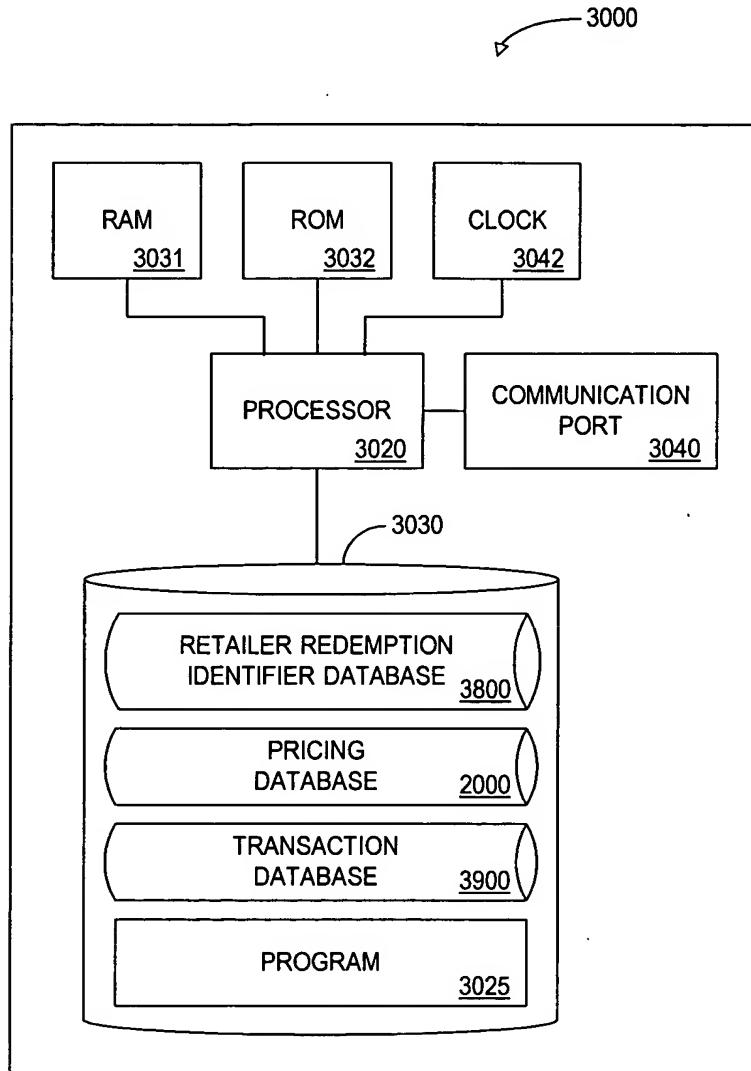


FIG. 30

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

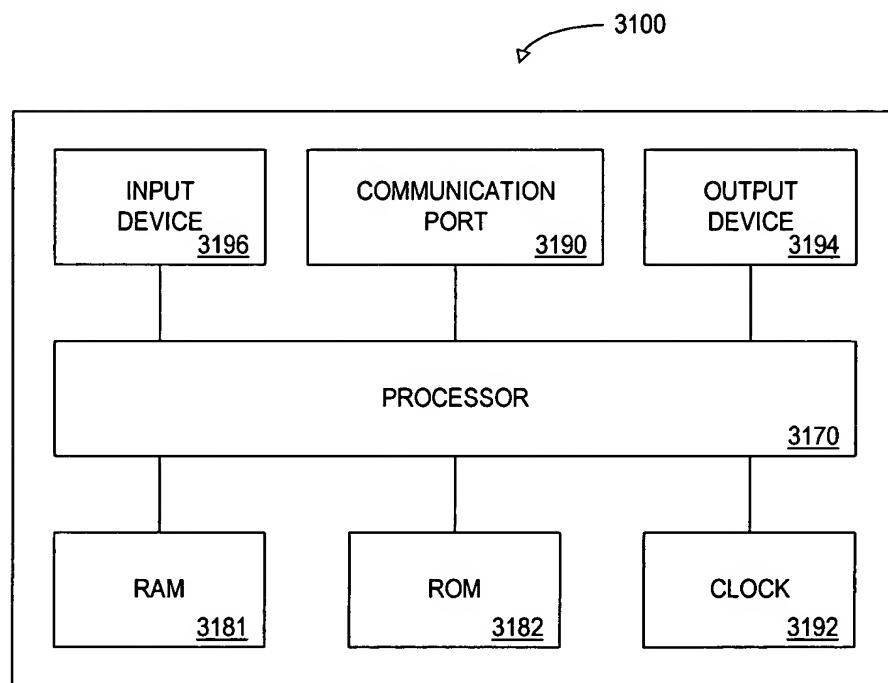


FIG. 31

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

3200
+-----
+-----

| OFFER IDENTIFIER <u>3202</u> | SELLER IDENTIFIER <u>3204</u> | PURCHASING SYSTEM PRICE <u>3206</u> | PRODUCT IDENTIFIER <u>3208</u> | PAYMENT PROTOCOL <u>3210</u> | REDEMPTION IDENTIFIER <u>3212</u> | REDEMPTION STATUS <u>3214</u> | EXPIRATION DATE <u>3216</u> | PENALTY AMOUNT <u>3218</u> |
|---------------------------------|----------------------------------|--|-----------------------------------|---------------------------------|--------------------------------------|----------------------------------|--------------------------------|-------------------------------|
| 1111-1111-1111-1111 | 123321 | \$75.00 | P018-97 | FREEZE | 5555-5555-5555 | REDEEMED | 3/15/99 | \$5.00 |
| 2222-2222-2222-2222 | 321123 | \$100.00 | P051-33 | PAID AT REDEMPTION | 6666-6666-6666 | NOT REDEEMED | 3/15/99 | \$5.00 |

FIG. 32A
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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

3200 (CONT.)

| INITIAL AMOUNT <u>3220</u> | FINAL AMOUNT <u>3222</u> | AUTHORIZED RETAILERS <u>3224</u> | EXPECTED PRICE RANGE <u>3226</u> | REDEMPTION RETAILER <u>3228</u> |
|-------------------------------|-----------------------------|---------------------------------------|-------------------------------------|------------------------------------|
| \$79.87 (USED 6% TAX) | \$78.75 (ACTUAL 5% TAX) | R77141; R993-03; R982-19 | \$70 - \$90 | R993-03 |
| \$105.00 | N/A | R679-99; R107-45; R091-10; R103-33 | \$90 - \$120 | TBD |

FIG. 32B

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

3300



| SELLER IDENTIFIER <u>3302</u> | SELLER COMMUNICATION ADDRESS <u>3304</u> | ACCOUNT IDENTIFIER <u>3306</u> |
|-------------------------------------|---|--------------------------------------|
| 123321 | SELLERA@ SERVER.COM | 33333333 |
| 321123 | SELLERB@ ISP.COM | 44444444 |

FIG. 33

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

3400



| RETAILER IDENTIFIER <u>3402</u> | PHYSICAL LOCATION <u>3404</u> | RETAILER COMMUNICATION ADDRESS <u>3406</u> |
|------------------------------------|----------------------------------|---|
| 92879 | 123 MAIN ST. TOWN, STATE, ZIP | STORE1@ SEARS.COM/POS1 |
| 98981 | 827 MAIN ST. TOWN, STATE, ZIP | KMART92@ KMART.COM/SALES |

FIG. 34

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

| OFFERING PARTY IDENTIFIER <u>3502</u> | SUPPLEMENTAL PRODUCT IDENTIFIER <u>3504</u> | SUPPLEMENTAL PRODUCT OFFER IDENTIFIER <u>3506</u> | SUPPLEMENTAL PRODUCT DISCOUNT <u>3508</u> | SUPPLEMENTAL PRODUCT OFFER RULES <u>3510</u> | SUPPLEMENTAL PRODUCT OFFER CONTENT <u>3512</u> | OFFER EXPIRATION DATE <u>3514</u> |
|--|--|--|--|---|---|--------------------------------------|
| 92897 | P018-97 | 019 | 25% OFF VCR MODEL X | MUST PURCHASE PRODUCT UPC 01937584 | "REDEEM YOUR SONI TELEVISION AT SEARS AND GET 25% OFF VCR MODEL X!" | 4/1/2000 |
| 123321 | P051-33 | 020 | 10% OFF ANY SELLER A PRODUCT | AT LEAST 20% PROFIT MARGIN ON BASE TRANSACTION | "GET 10% OFF ANY SELLER A PRODUCT WHEN YOU REDEEM YOUR PRODUCT!" | 12/1/1999 |

FIG. 35

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

3600



| SUPPLEMENTAL PRODUCT OFFER IDENTIFIER <u>3602</u> | REDEMPTION IDENTIFIER <u>3604</u> | STATUS <u>3606</u> |
|---|---|-----------------------|
| 019 | 877175671 | REDEEMED |

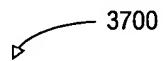
FIG. 36

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

3700



| REDEMPTION IDENTIFIER | RETAILER IDENTIFIER | EXPECTED RETAILER AMOUNT | STATUS |
|--------------------------|------------------------|--------------------------------|----------|
| 3702 | 3704 | 3706 | 3708 |
| 877175671 | R771-41 | \$500 | PENDING |
| 1234123412341234 | R679-99 | \$95 | REDEEMED |
| 1111222233334444 | R771-41 | \$100 | N/A |

FIG. 37

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

3800



| REDEMPTION IDENTIFIER | STATUS | PRODUCT IDENTIFIER | DATES VALID RANGE |
|-----------------------|----------|--------------------|-------------------|
| 3802 | 3804 | 3806 | 3808 |
| 1111-2222-3333-4444 | REDEEMED | P304-44 | 1/15/03 - 7/15/03 |
| 1111-3333-4444-5555 | PENDING | P089-55 | 1/15/03 - 7/15/03 |
| 1111-4444-5555-6666 | CANCELED | P999-99 | 1/16/03 - 7/16/03 |

FIG. 38

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

3900
↓

| TRANSACTION IDENTIFIER <u>3902</u> | TIME <u>3904</u> | PRODUCT IDENTIFIER(S) <u>3906</u> | PAYMENT METHOD <u>3908</u> | PAYMENT STATUS <u>3910</u> |
|---------------------------------------|---------------------|--------------------------------------|-------------------------------|-------------------------------|
| T100-0391 | 3/17/99 1:57 PM | P107-99; P333-77 | REDEMPTION IDENTIFIER | COMPLETE |
| T107-2517 | 3/17/99 2:12 PM | P999-22 | CASH | COMPLETE |

FIG. 39

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

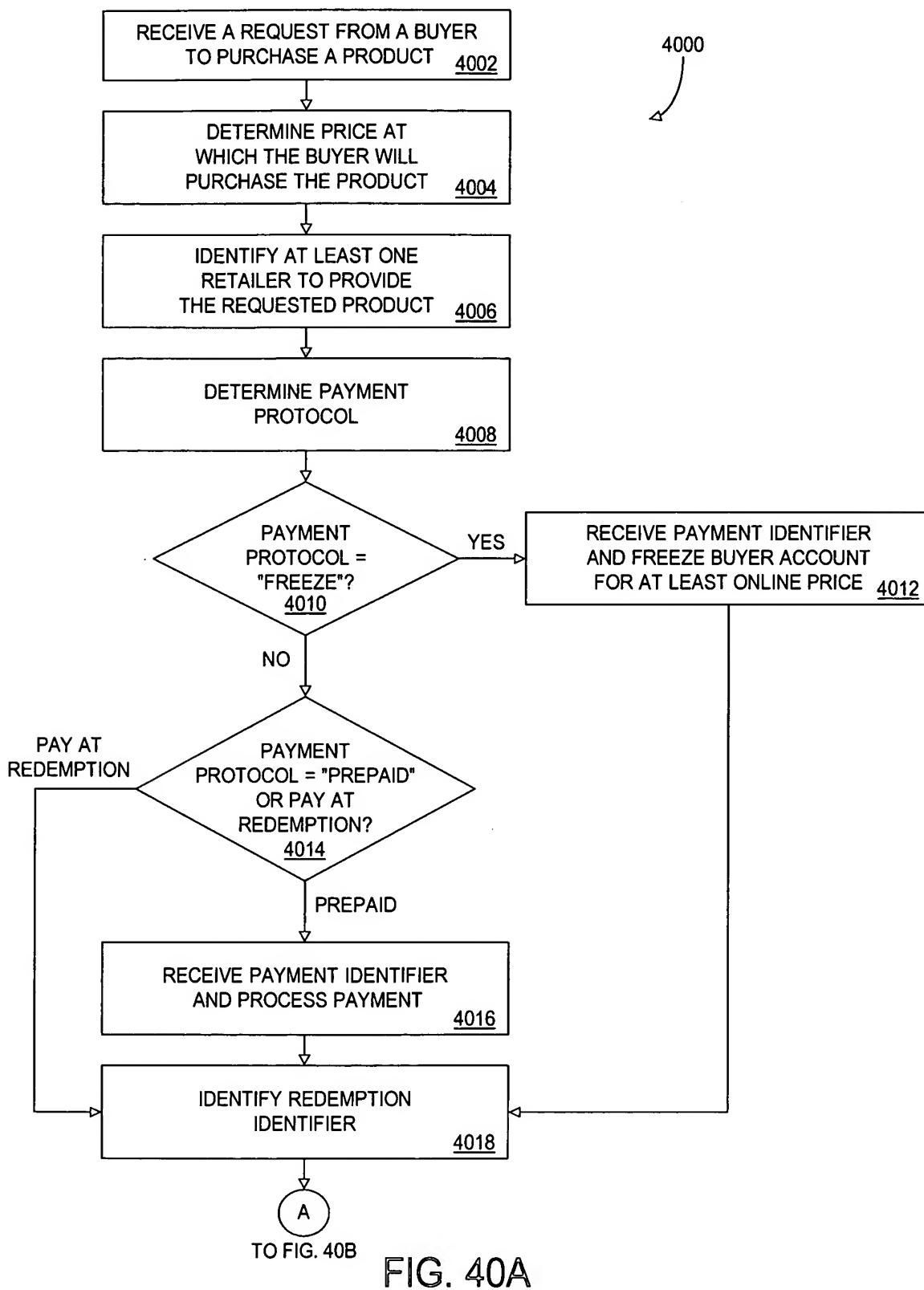


FIG. 40A
TO FIG. 40B

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

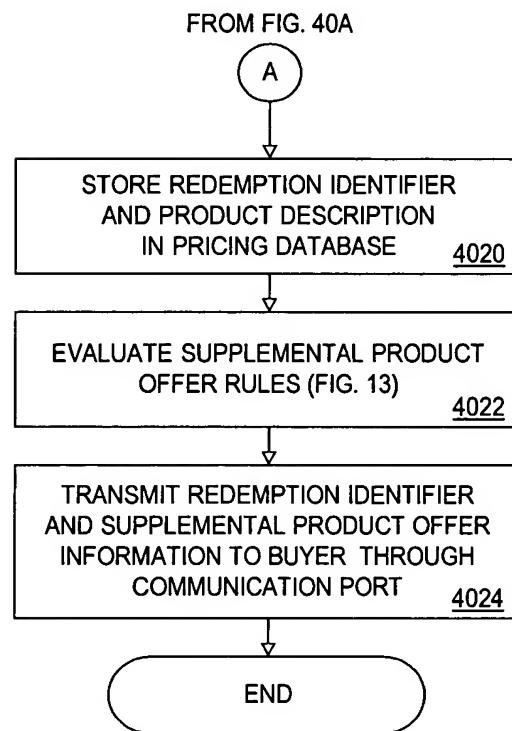


FIG. 40B

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

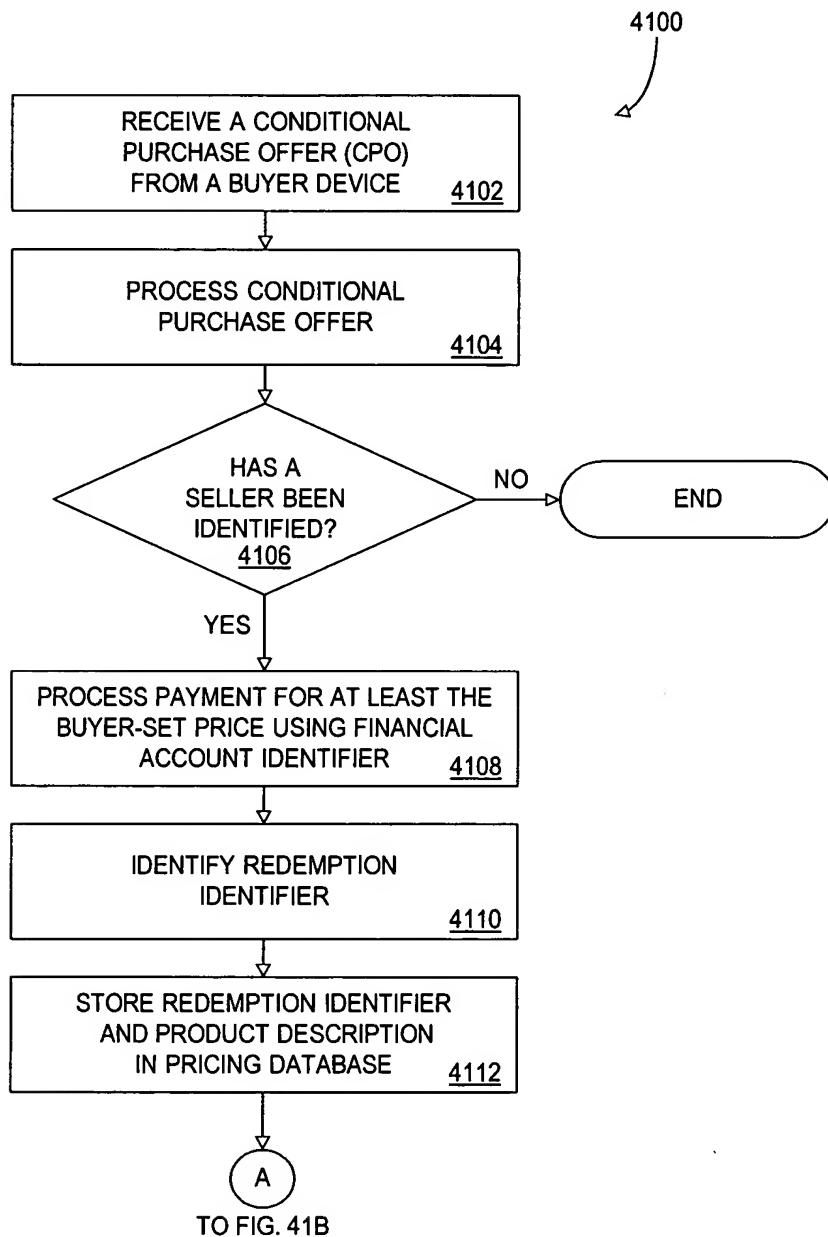


FIG. 41A

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

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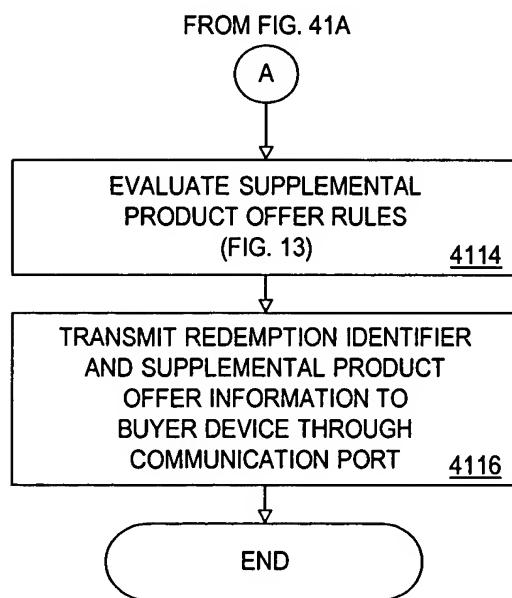


FIG. 41B

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

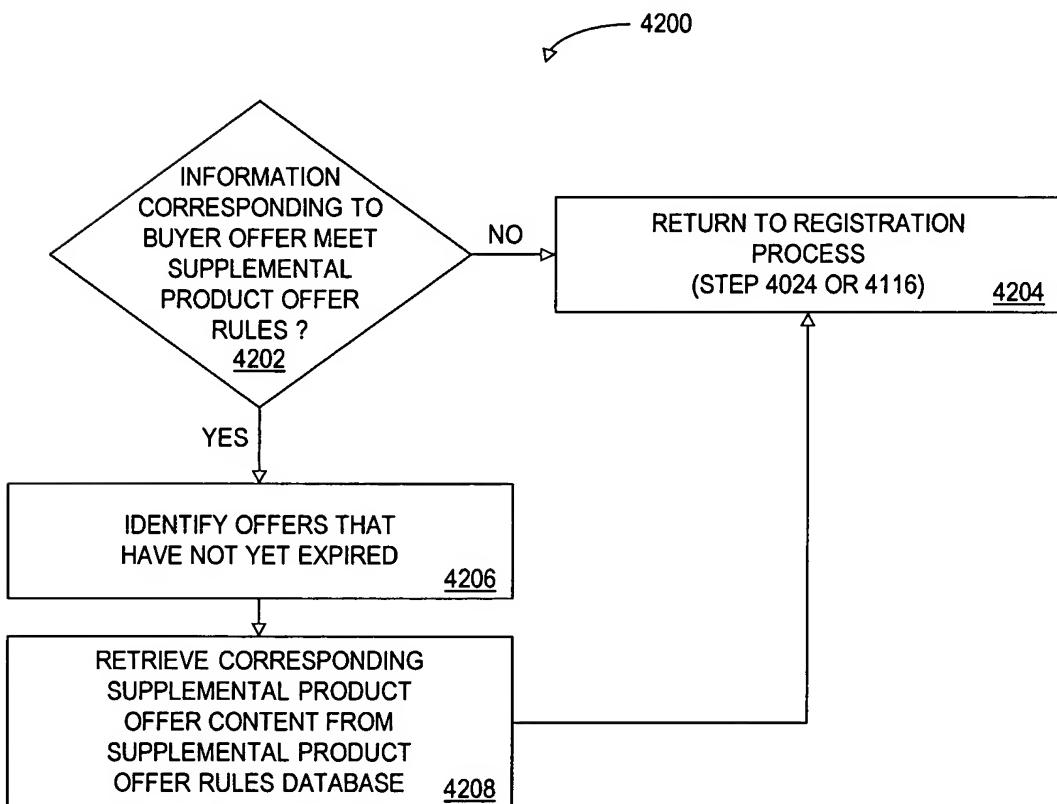


FIG. 42

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

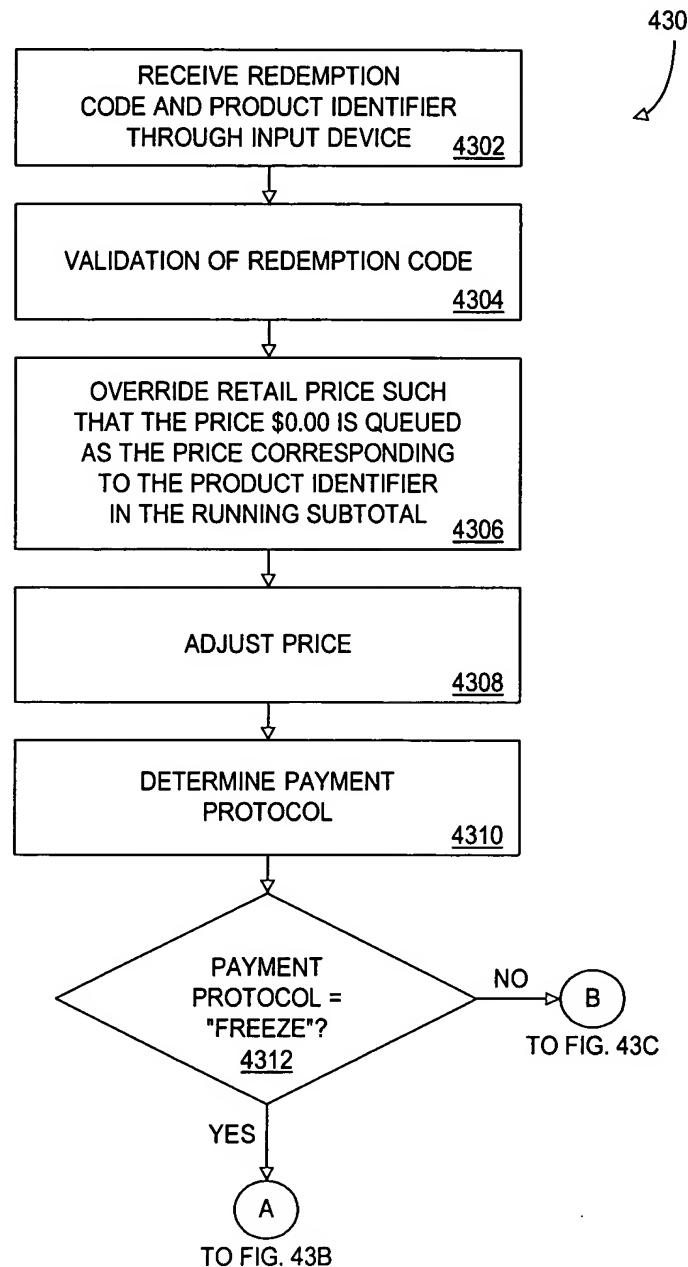


FIG. 43A

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

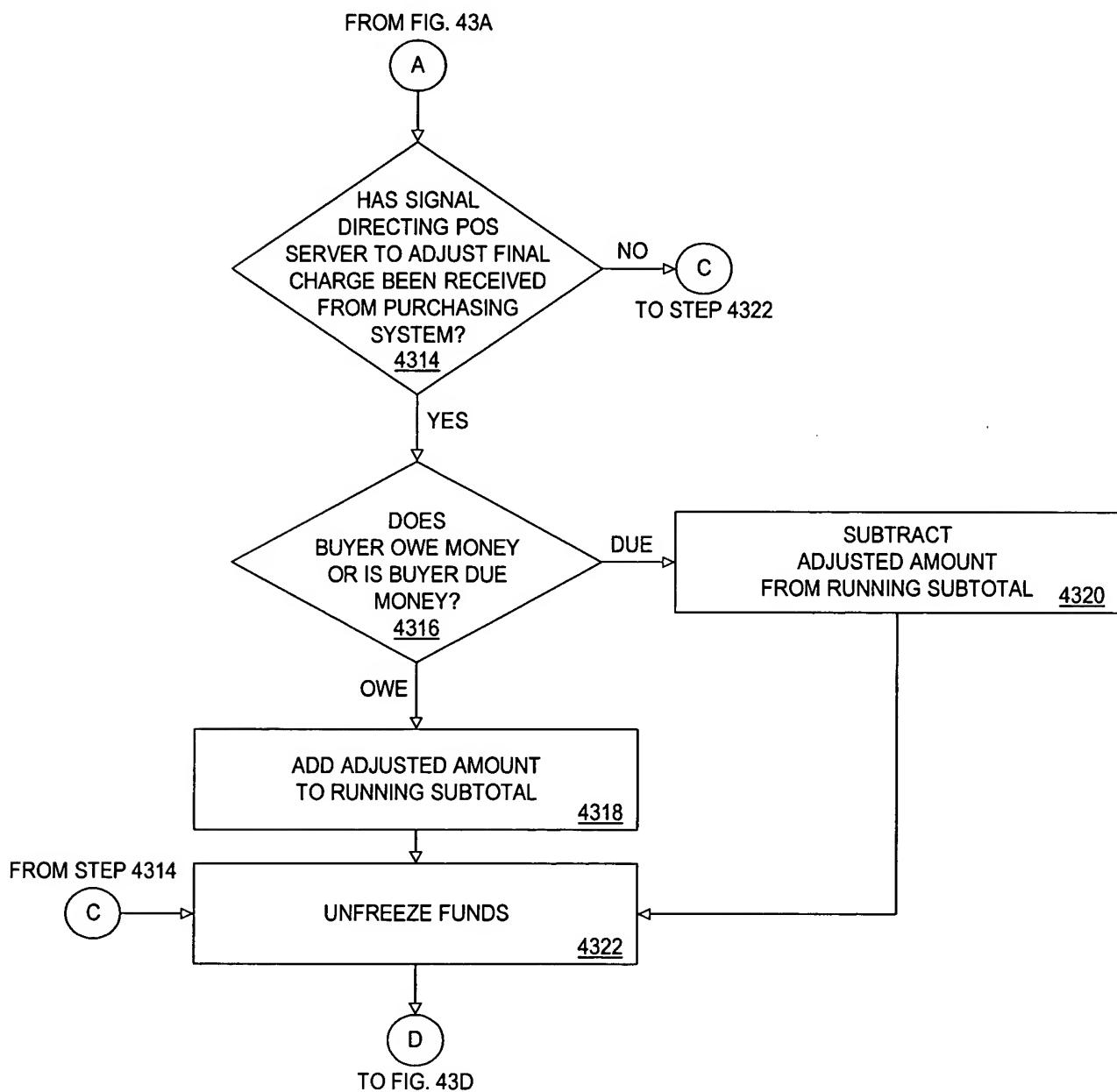


FIG. 43B

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

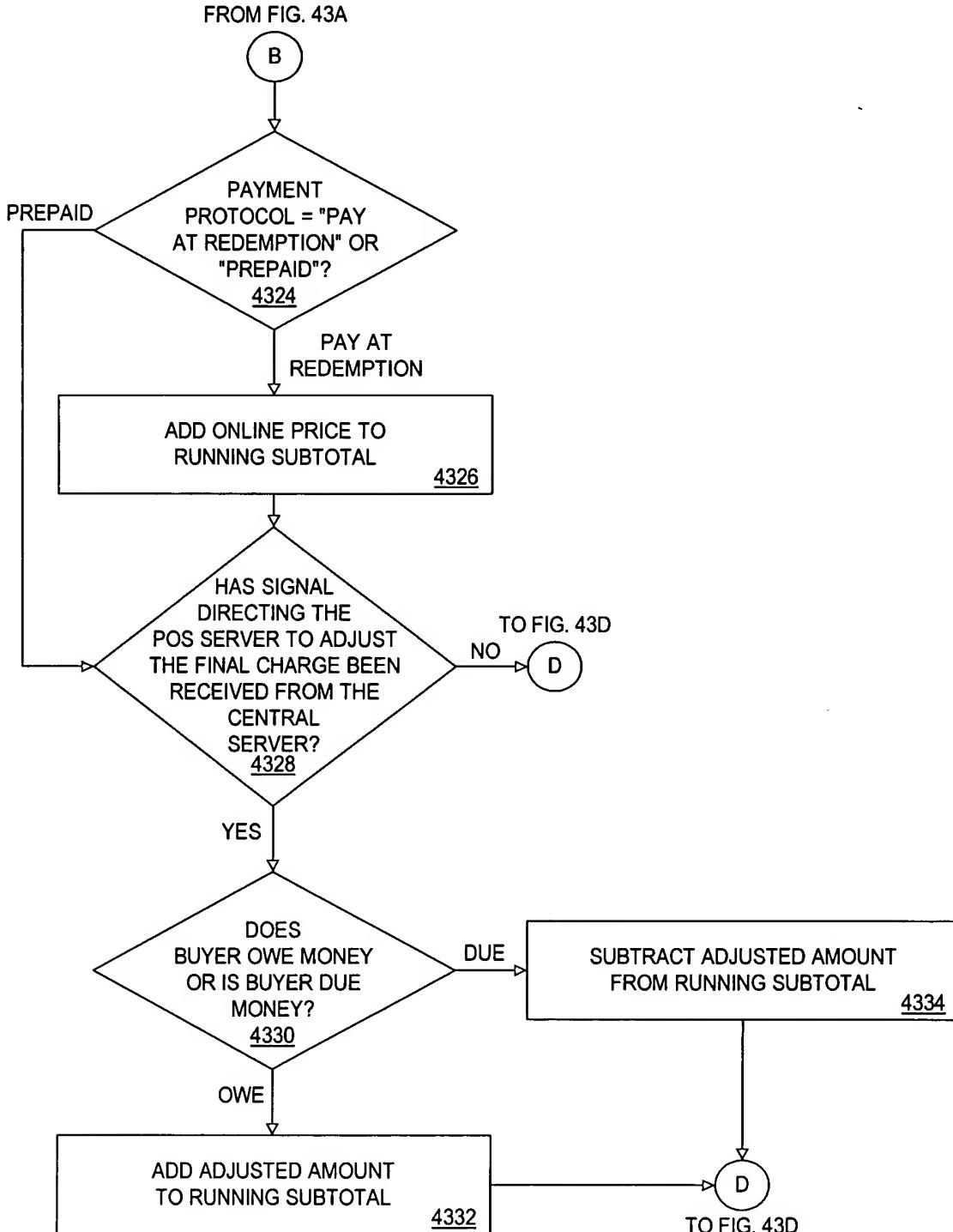


FIG. 43C

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

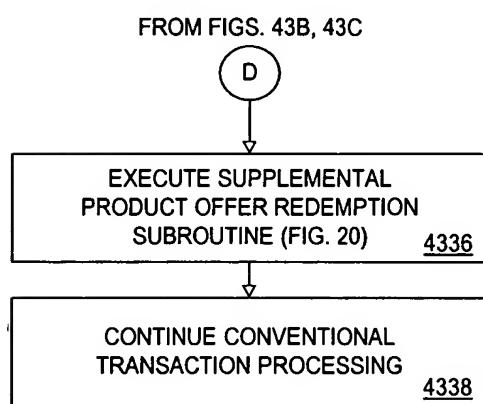


FIG. 43D

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

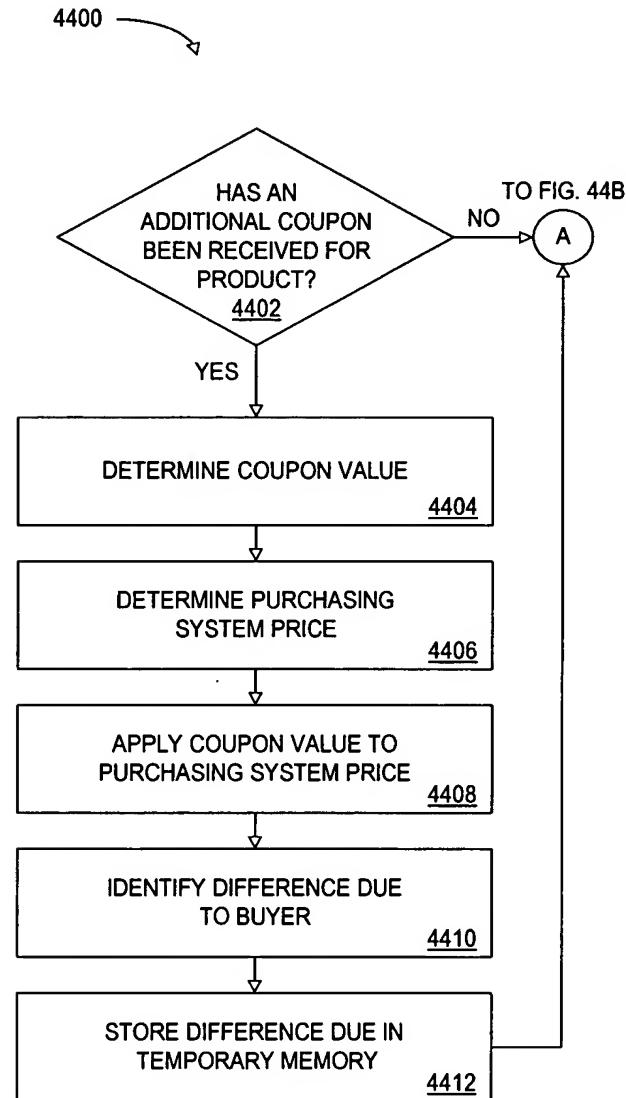


FIG. 44A

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

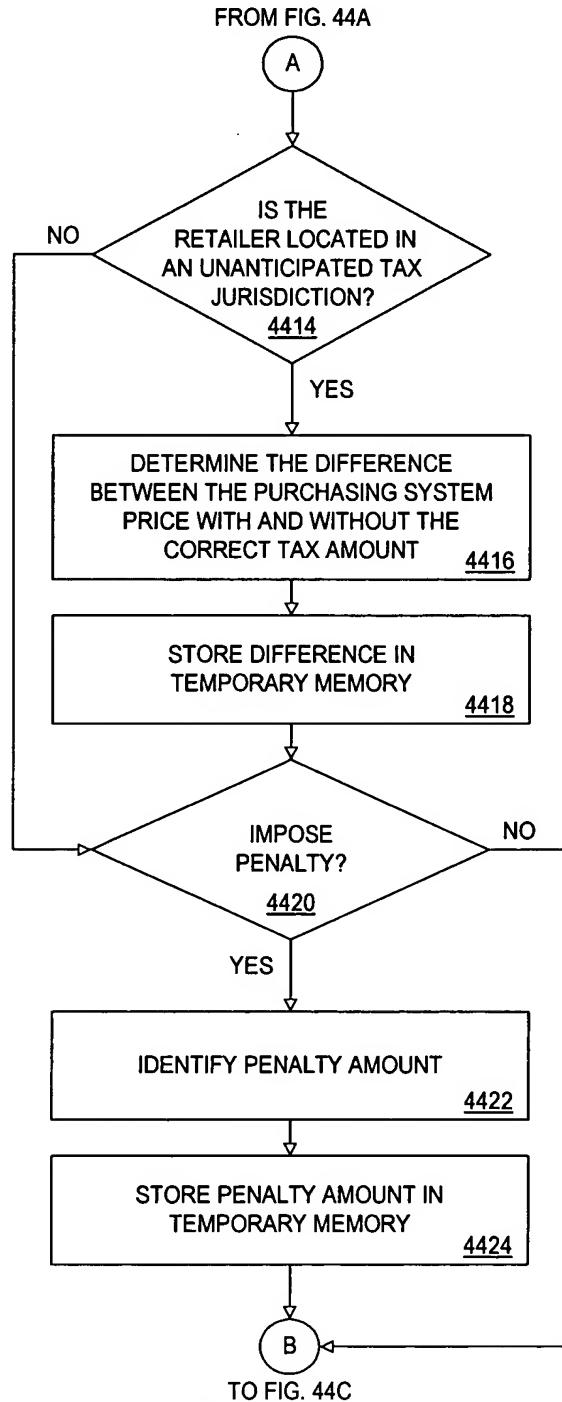


FIG. 44B

**PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES
POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK**

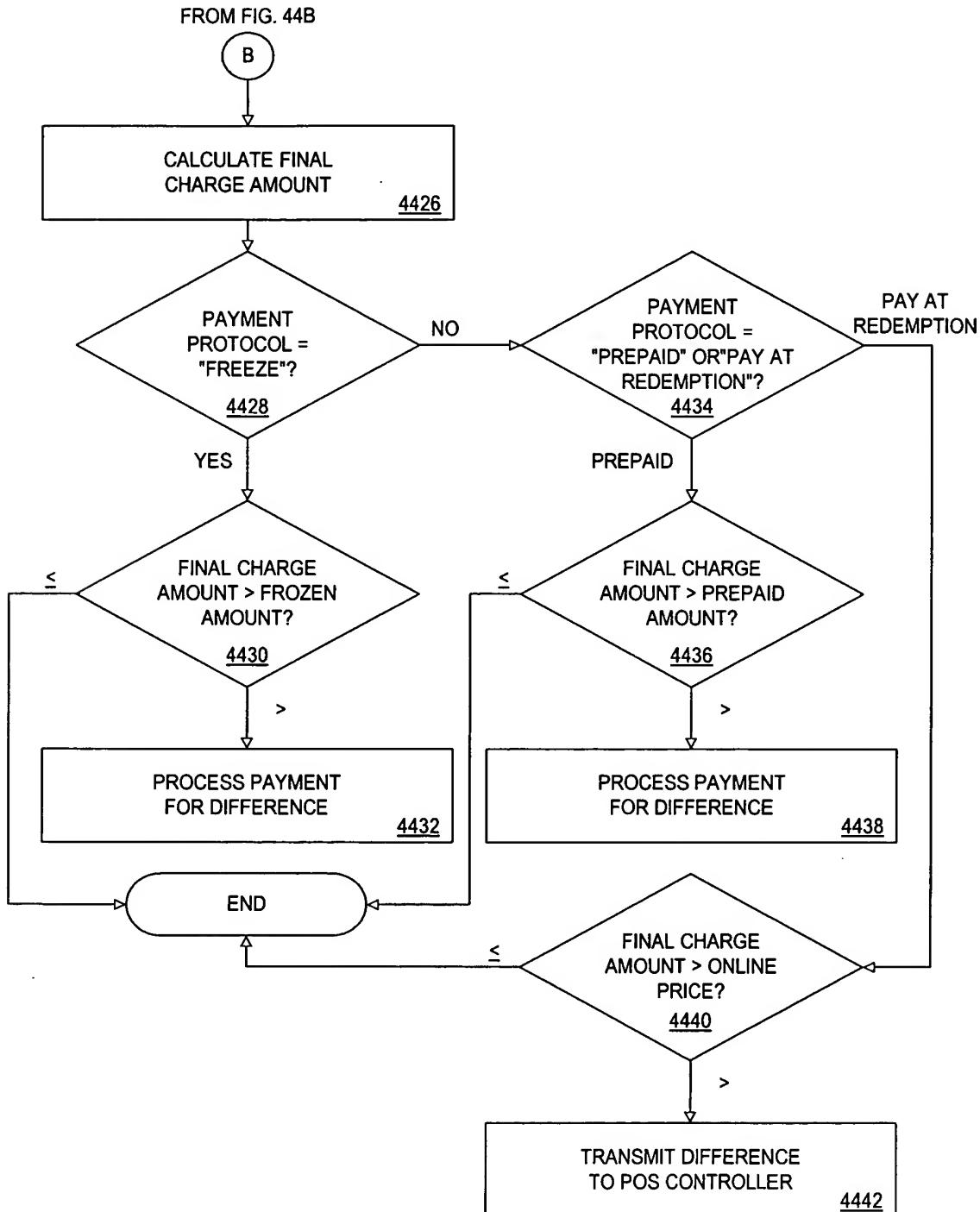


FIG. 44C

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

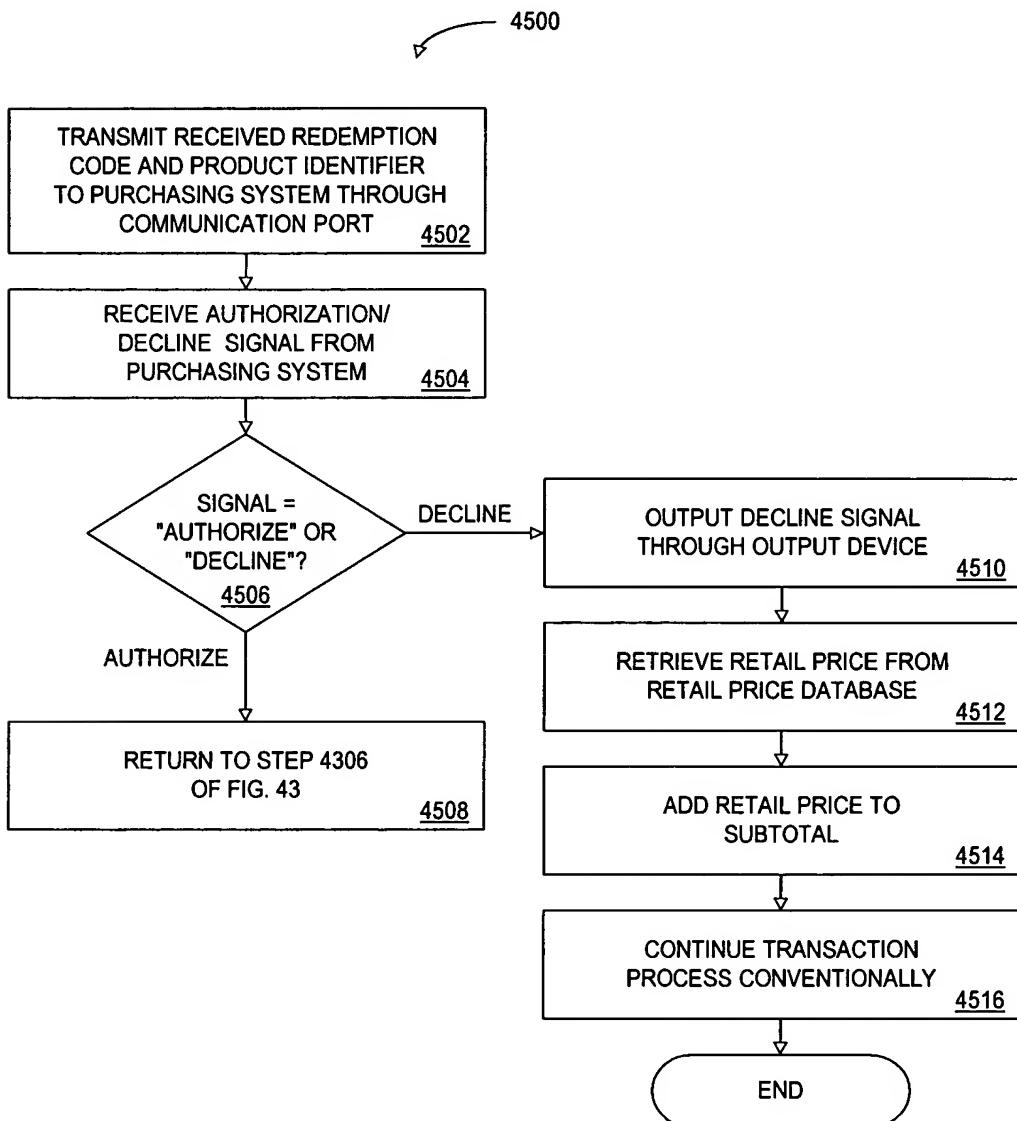


FIG. 45

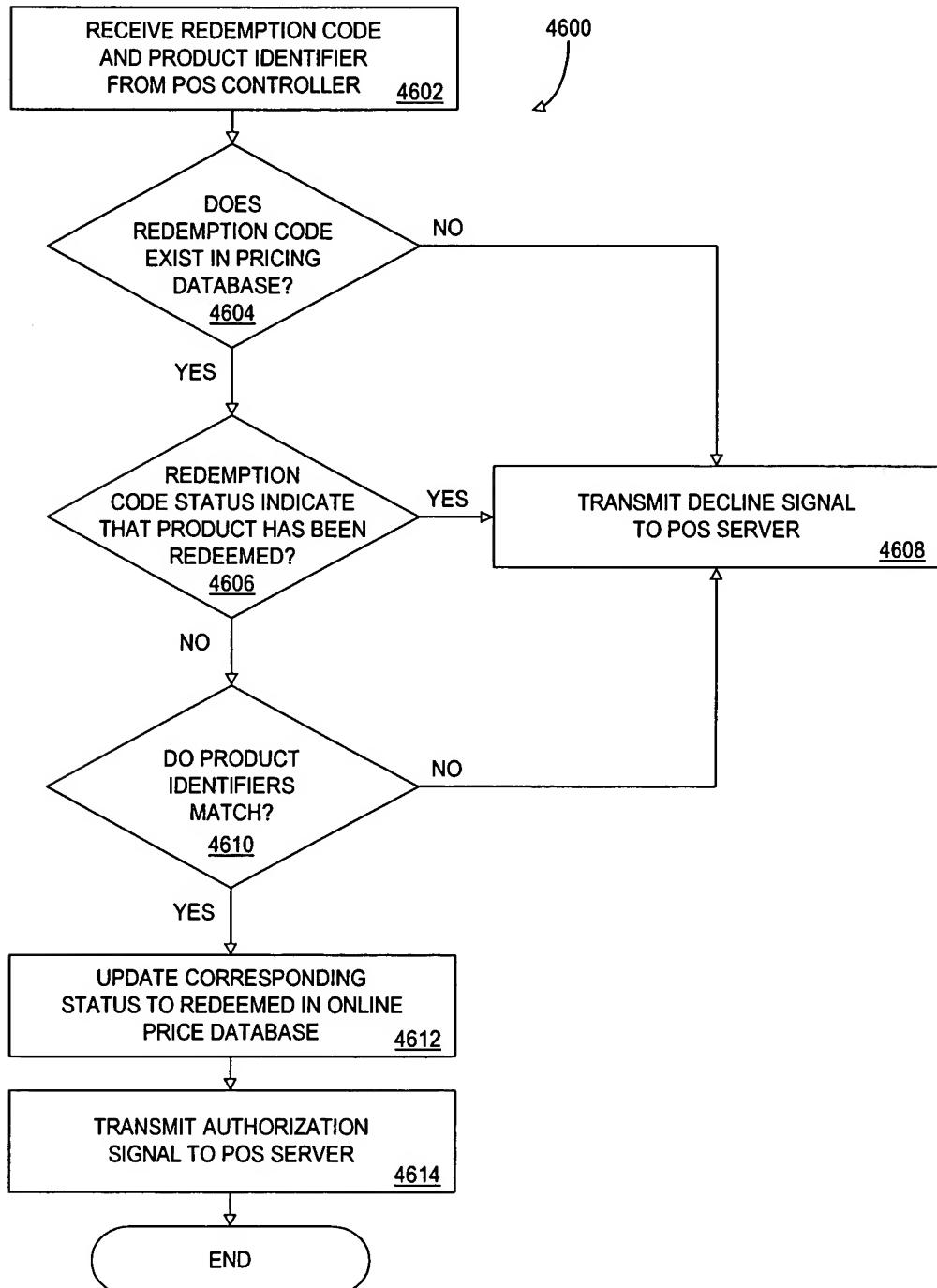


FIG. 46

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

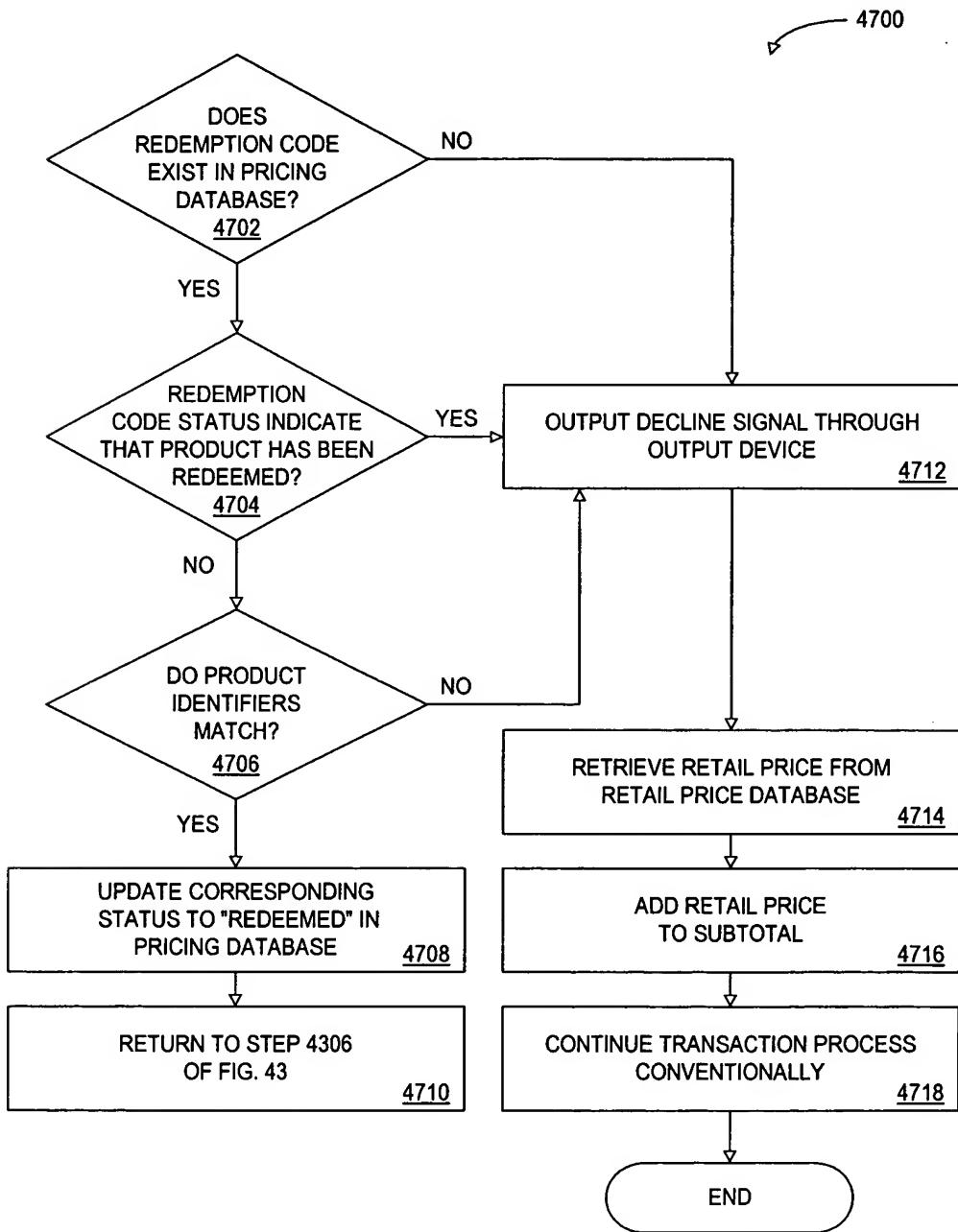


FIG. 47

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

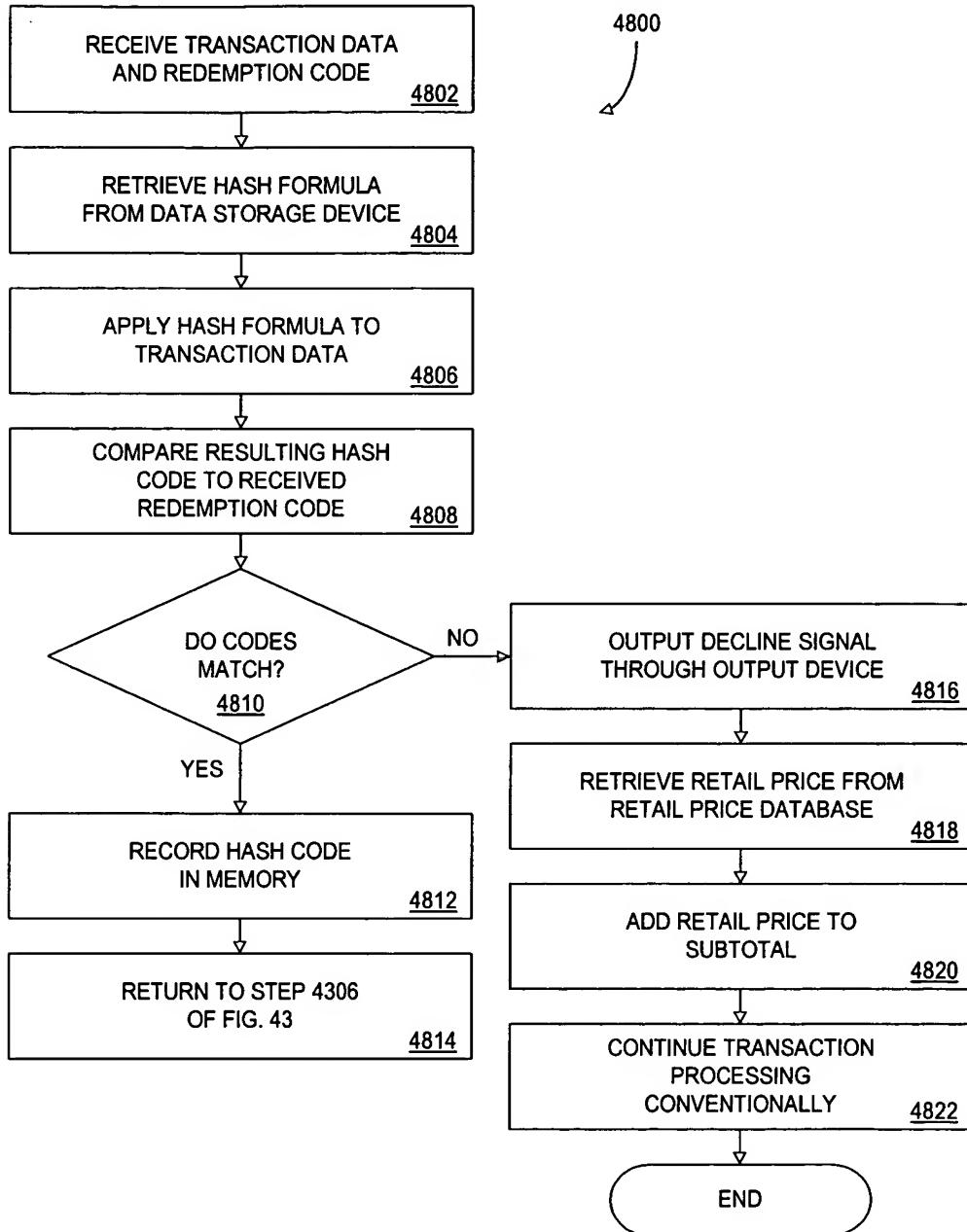


FIG. 48

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

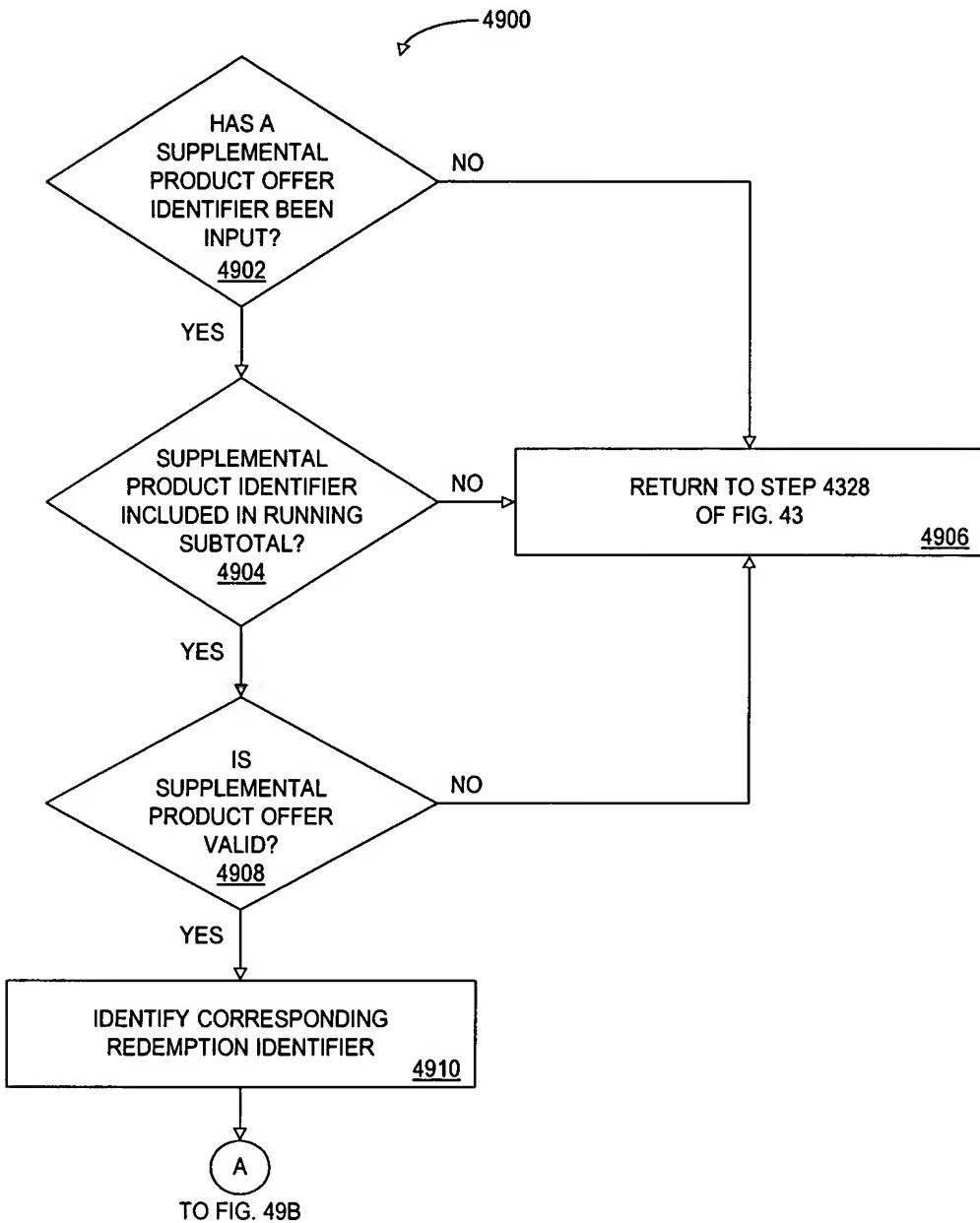


FIG. 49A

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

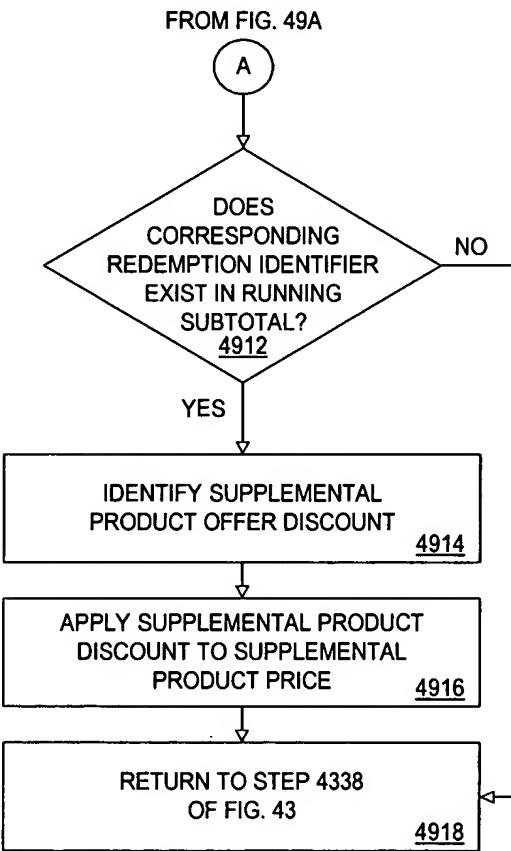


FIG. 49B

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

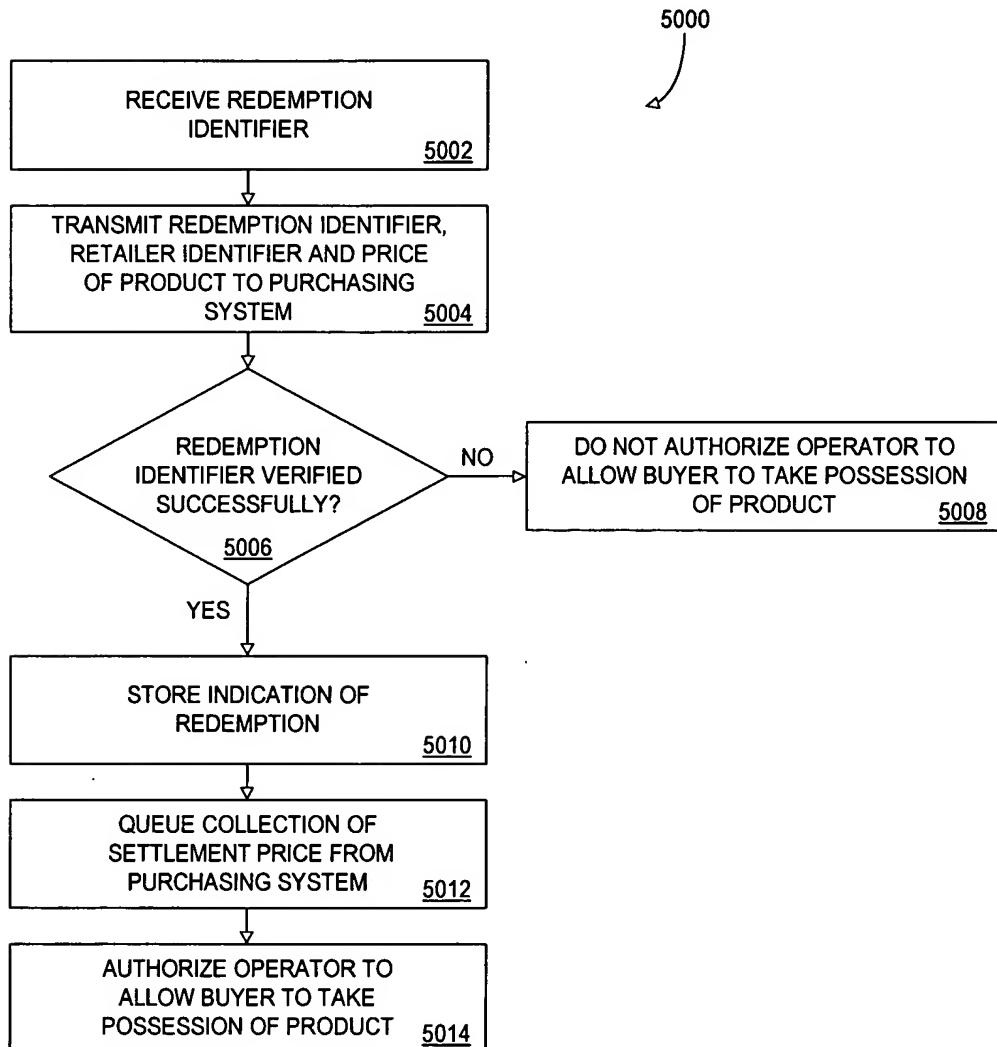


FIG. 50

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

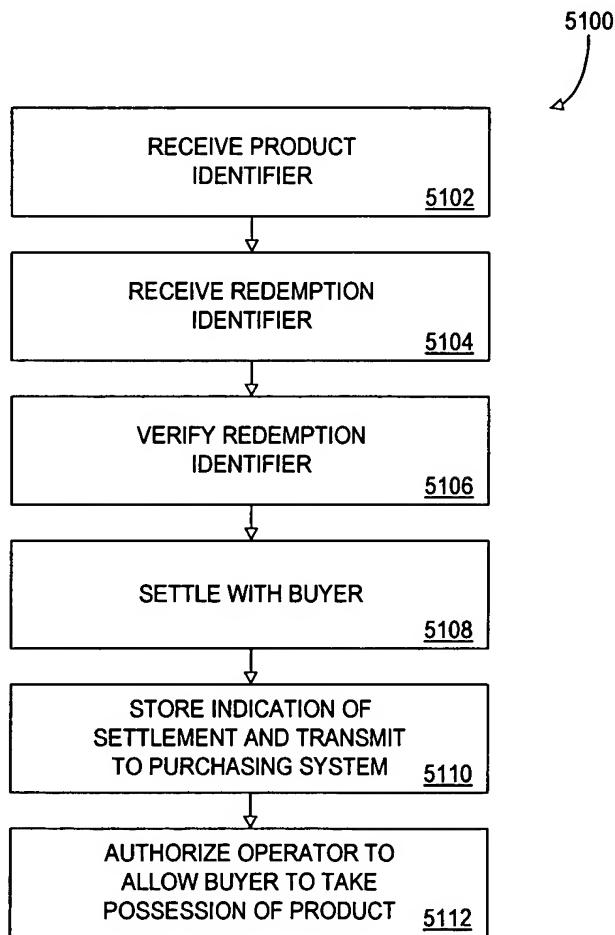


FIG. 51

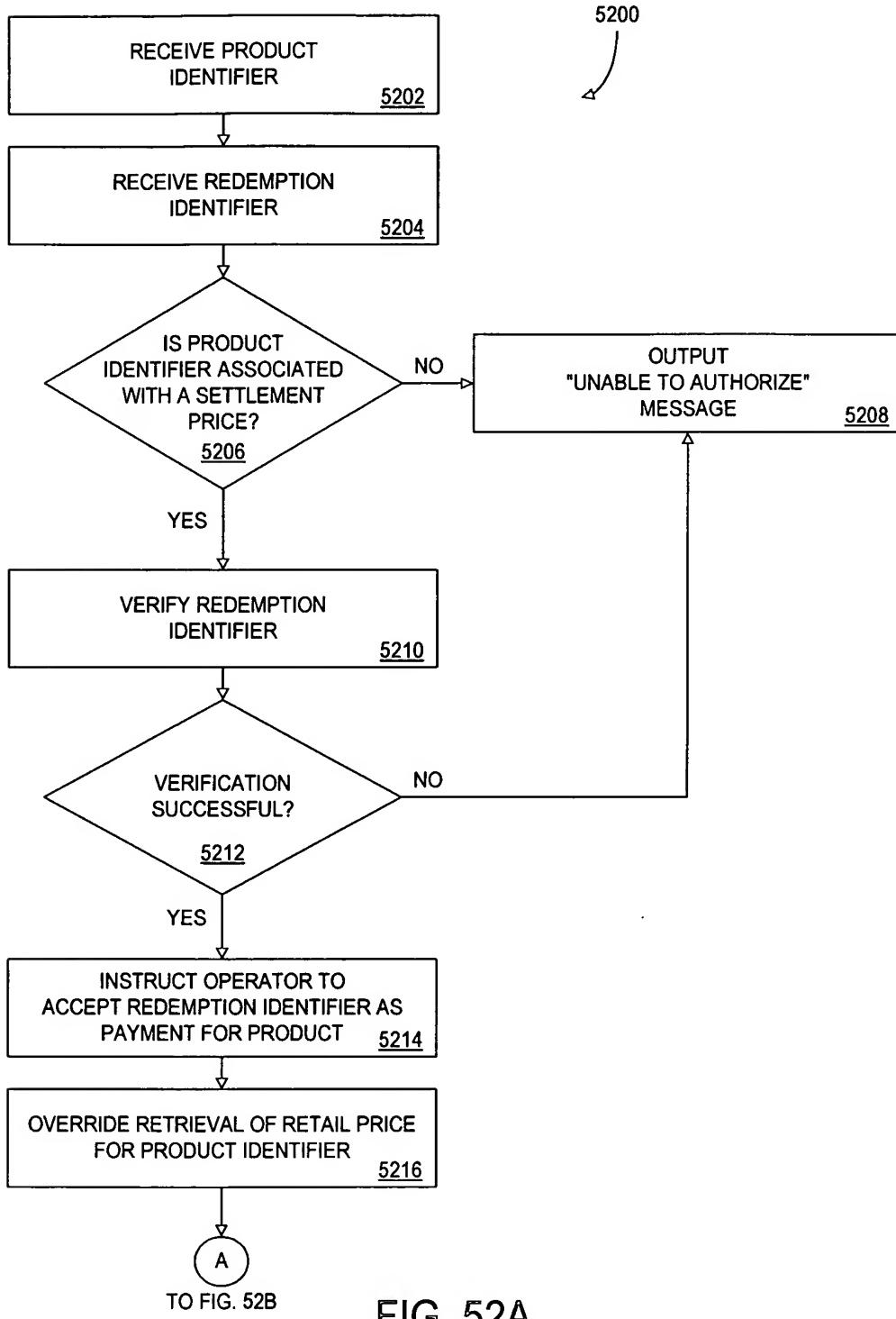


FIG. 52A

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

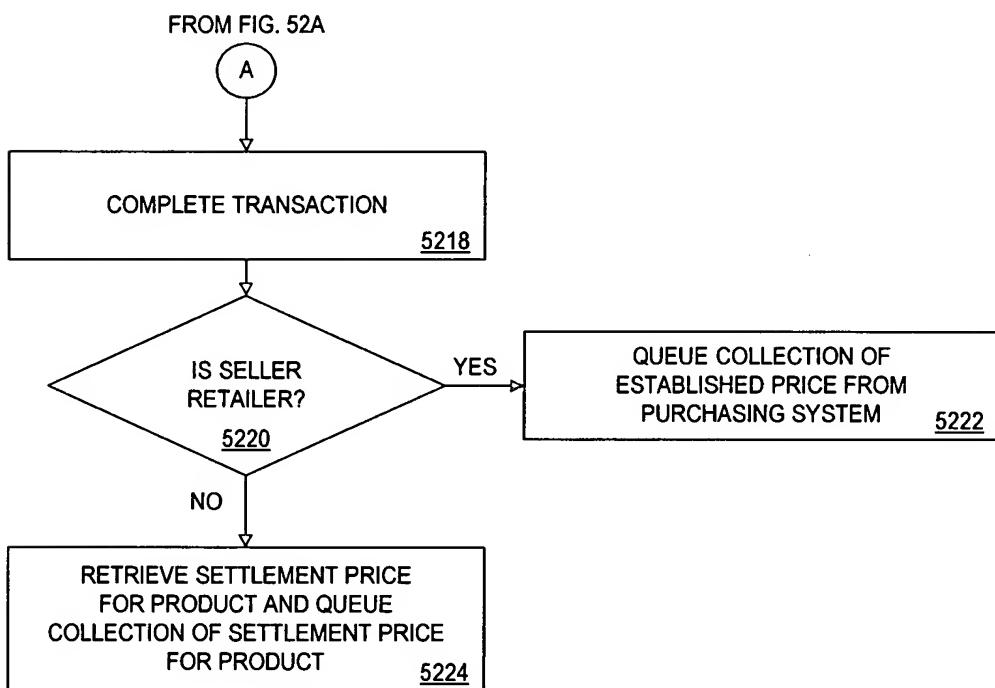


FIG. 52B

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

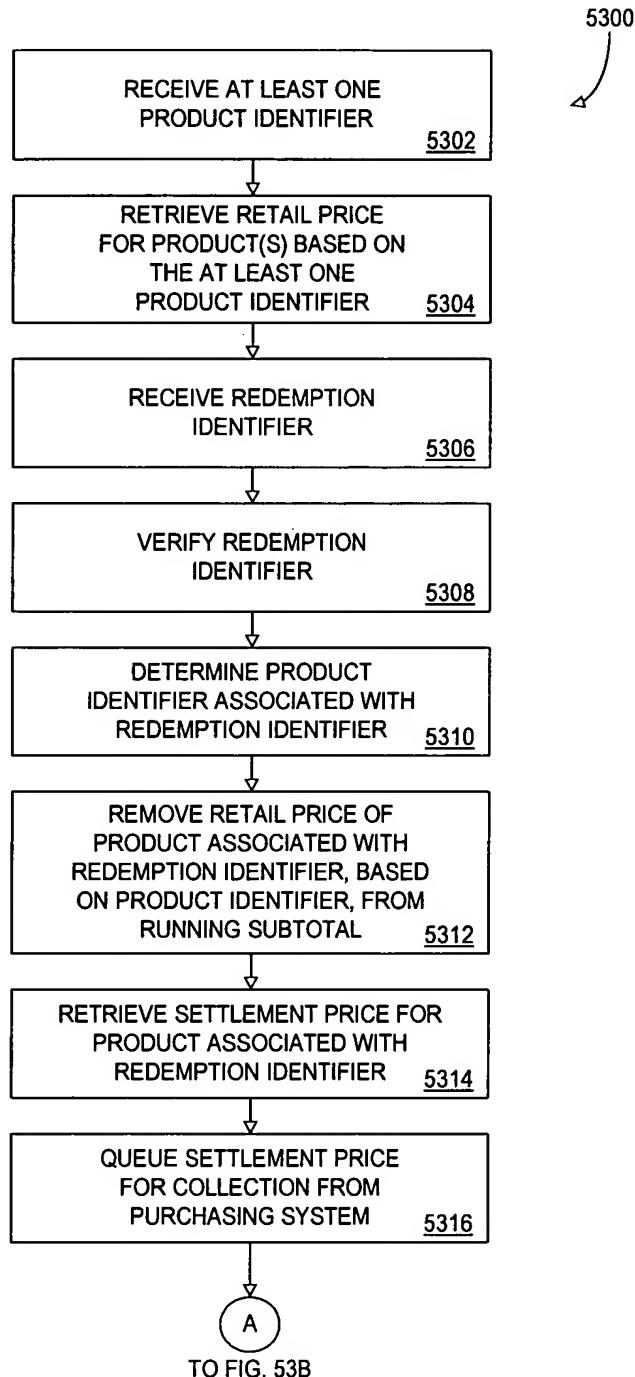


FIG. 53A

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

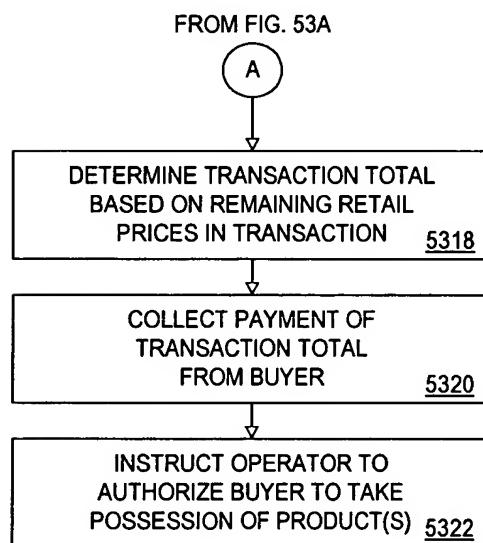


FIG. 53B

+

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

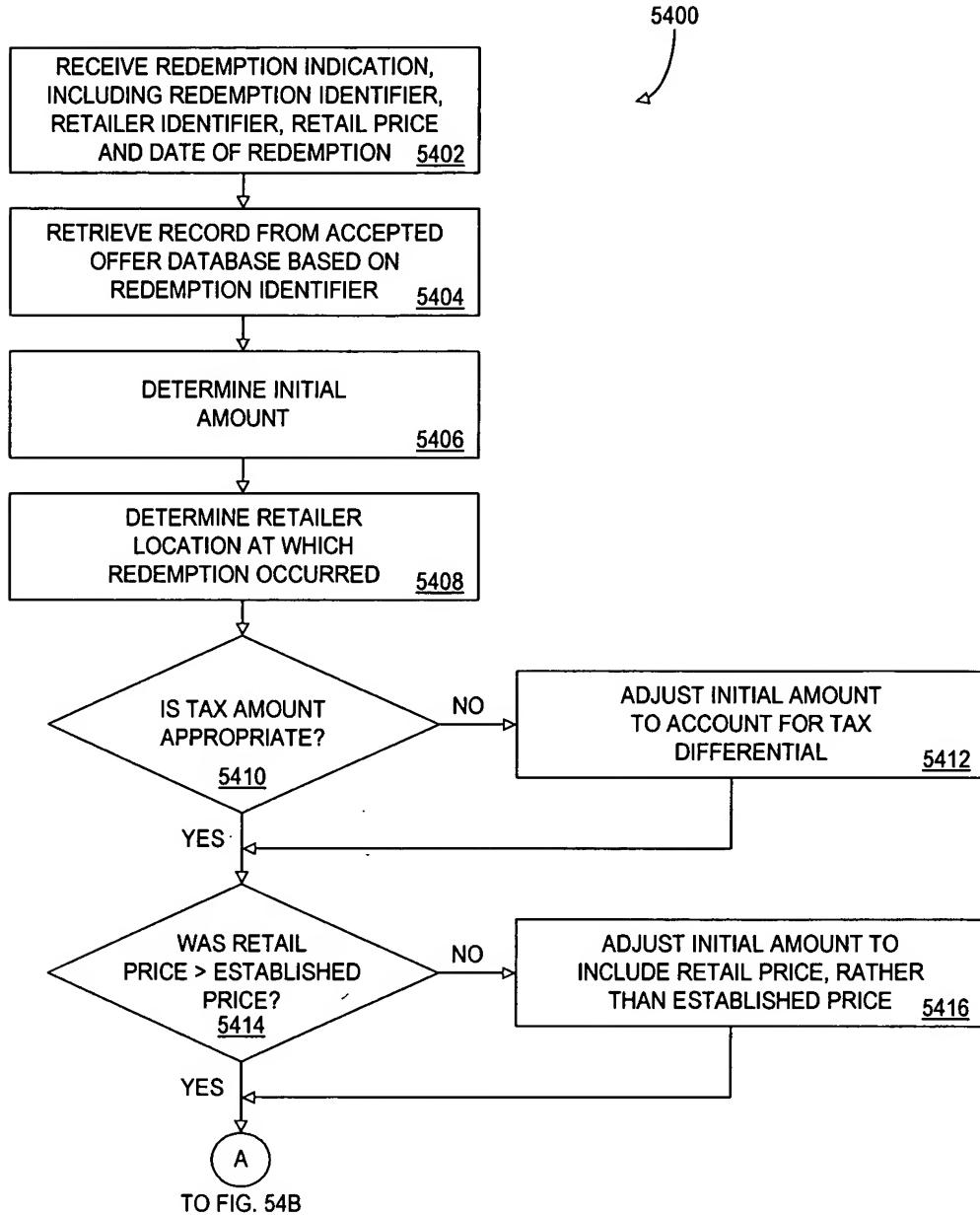


FIG. 54A

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

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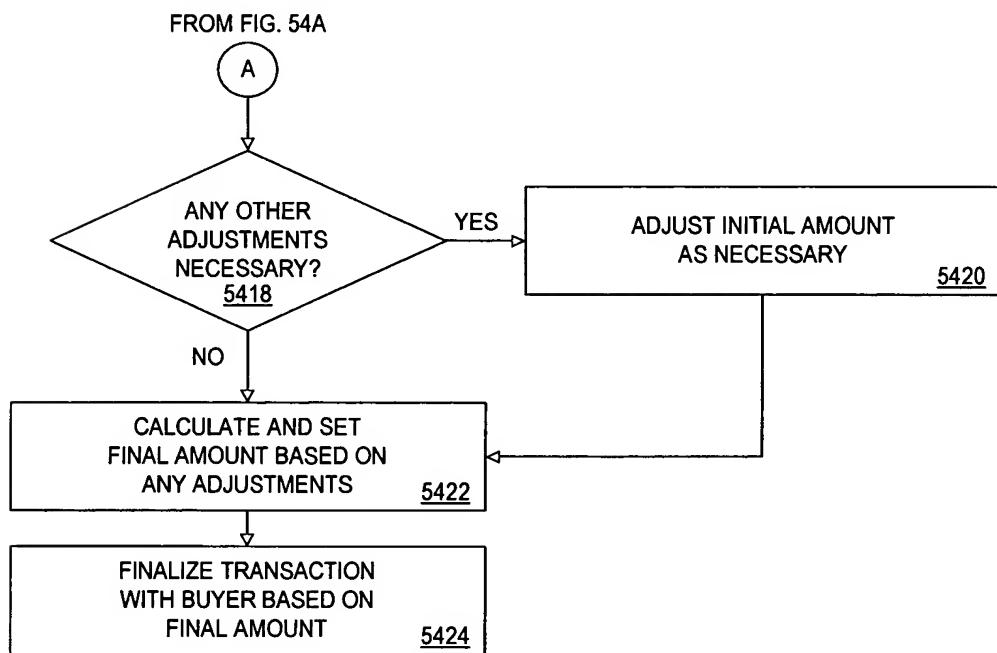


FIG. 54B

+

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

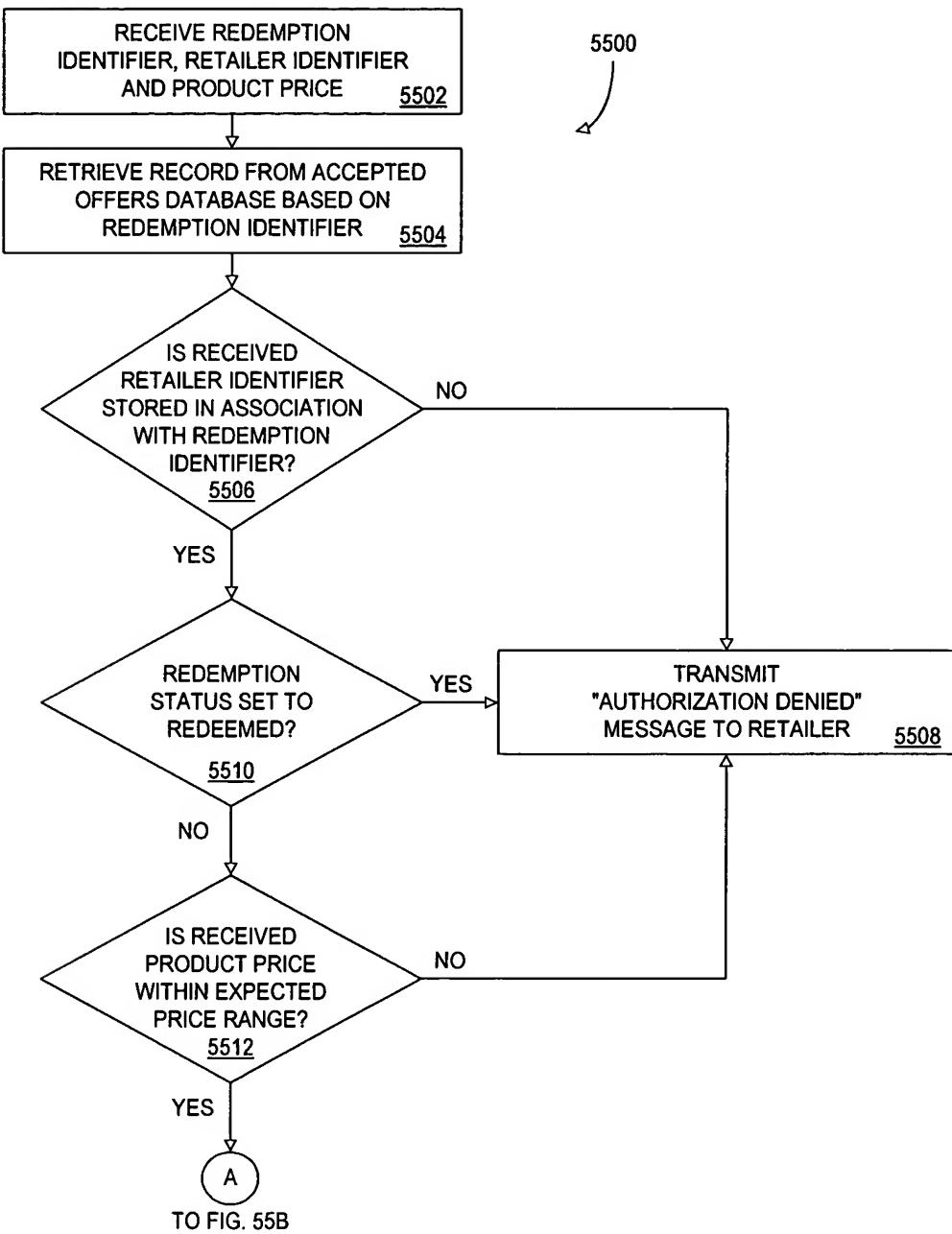


FIG. 55A

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

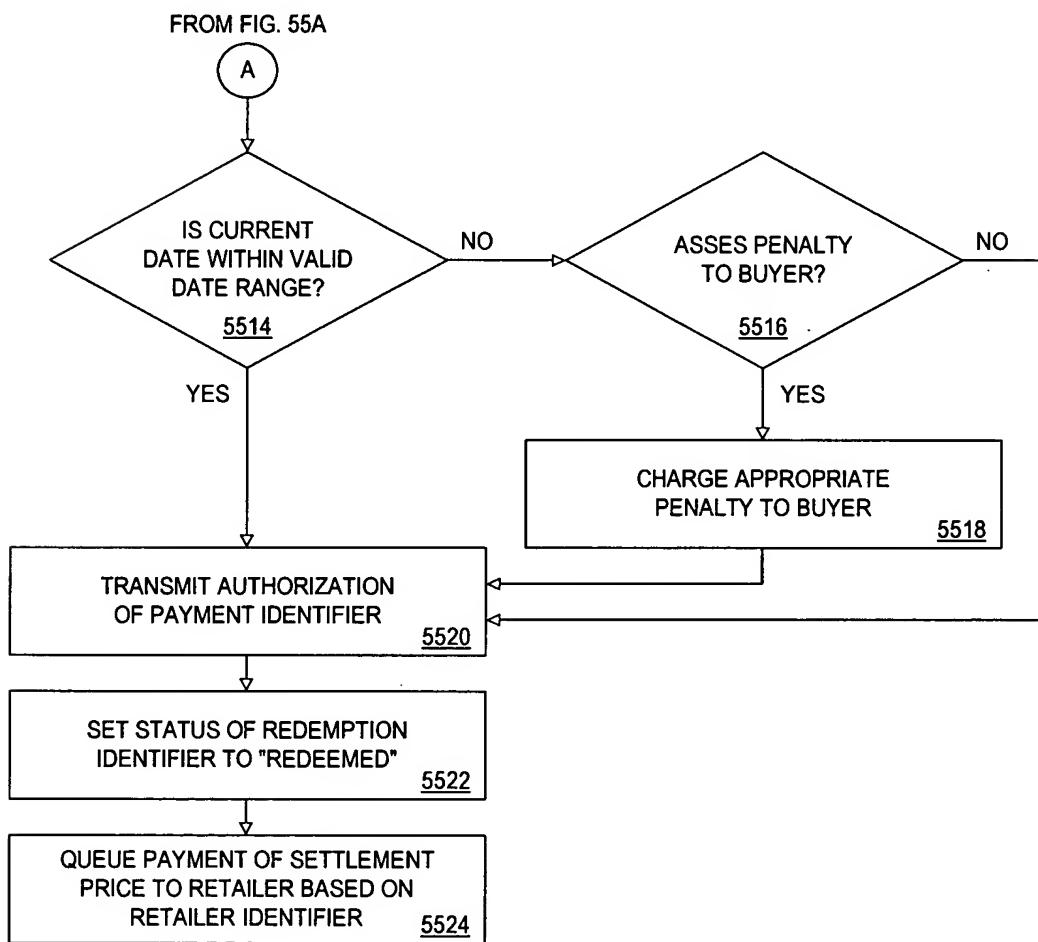


FIG. 55B

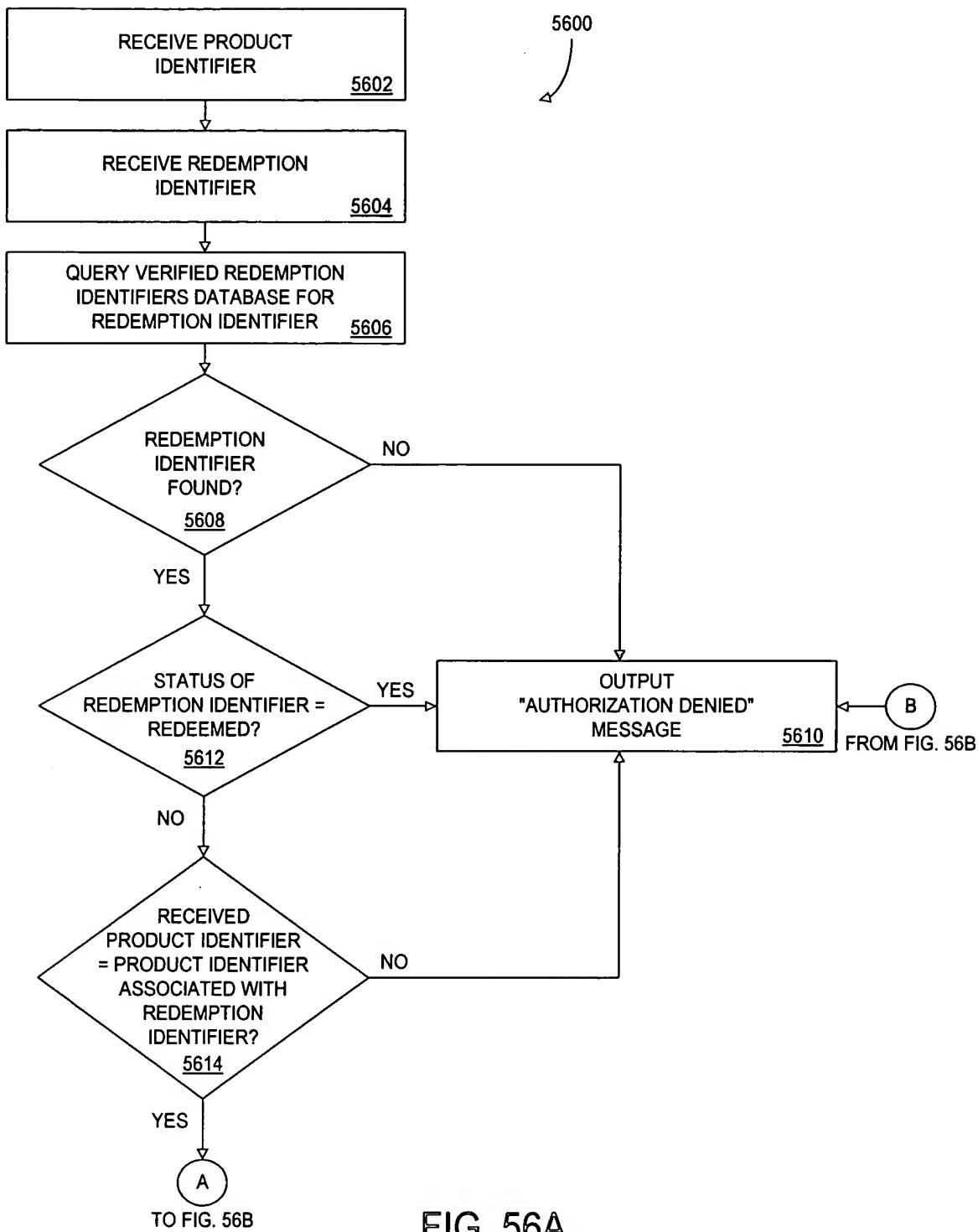


FIG. 56A

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

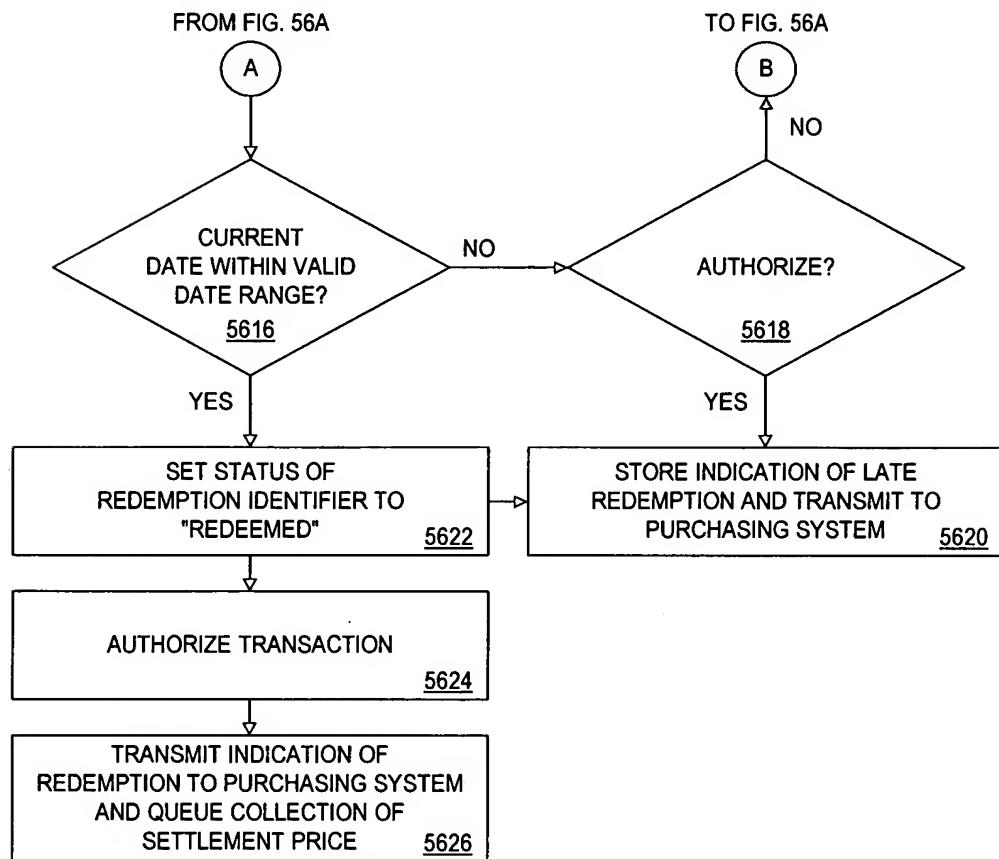


FIG. 56B

+

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

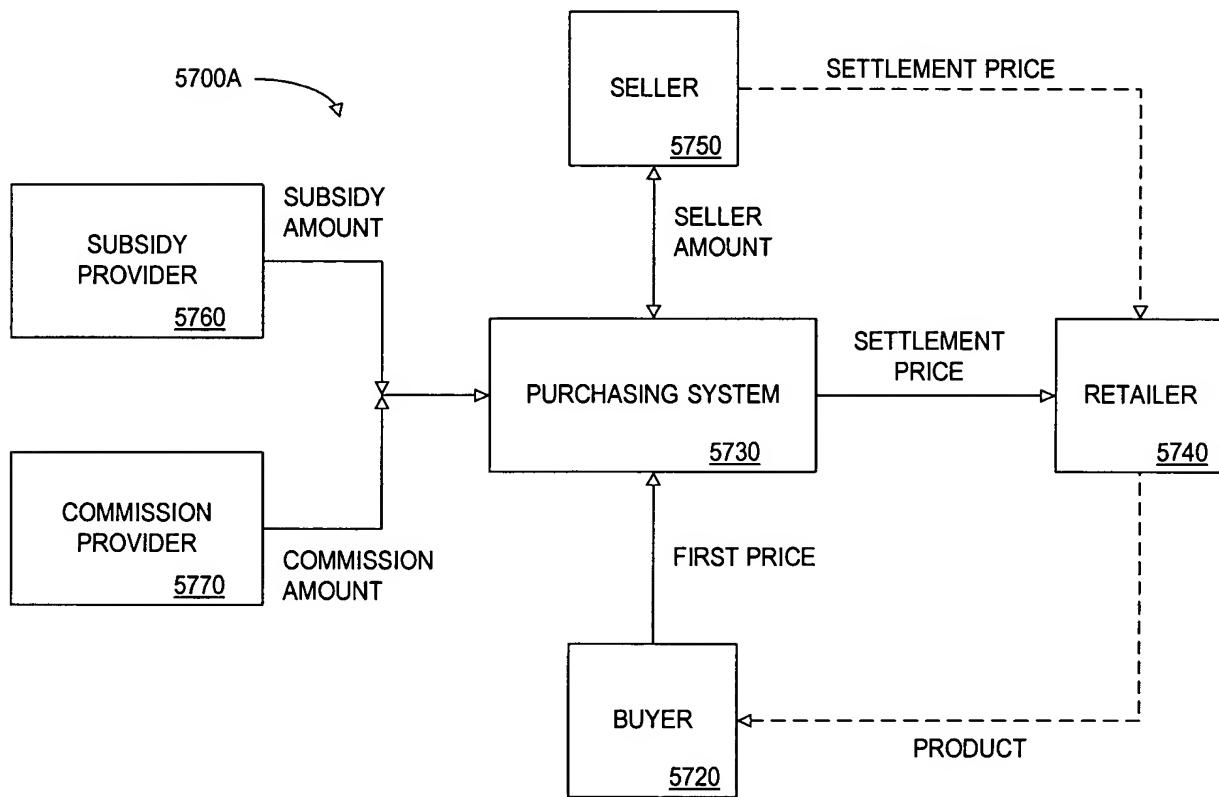


FIG. 57A

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

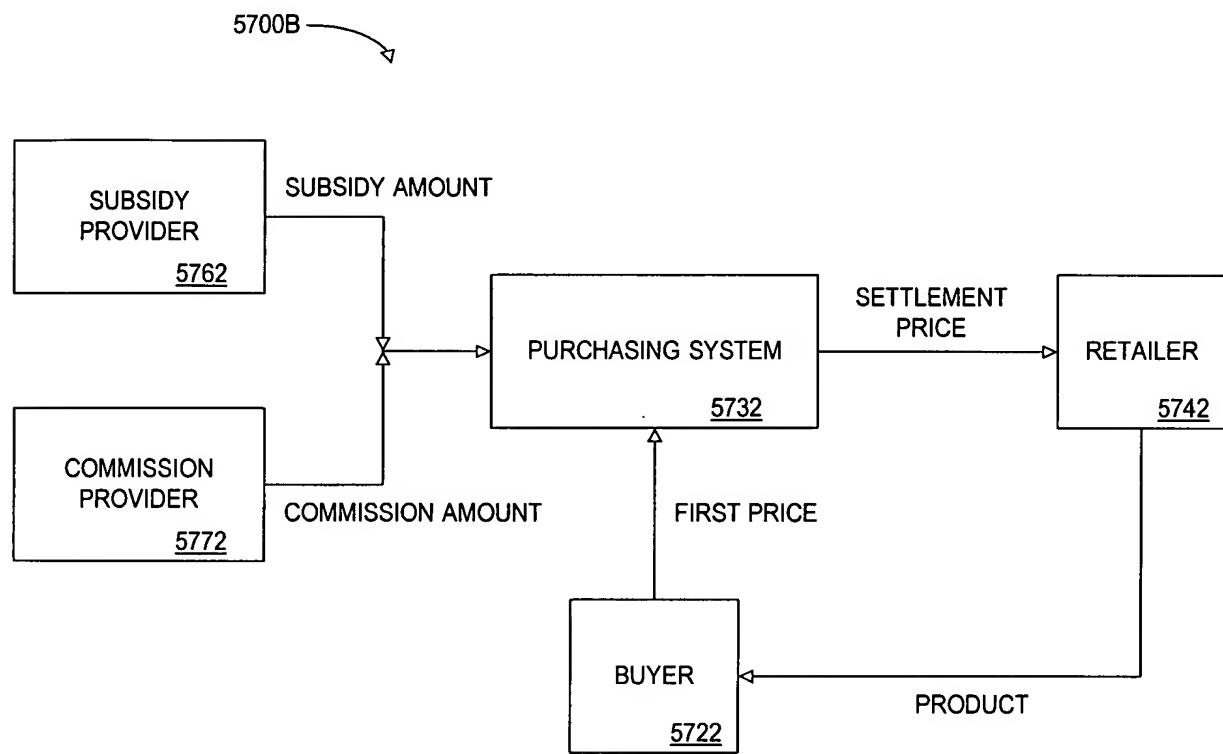


FIG. 57B

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

5700C →

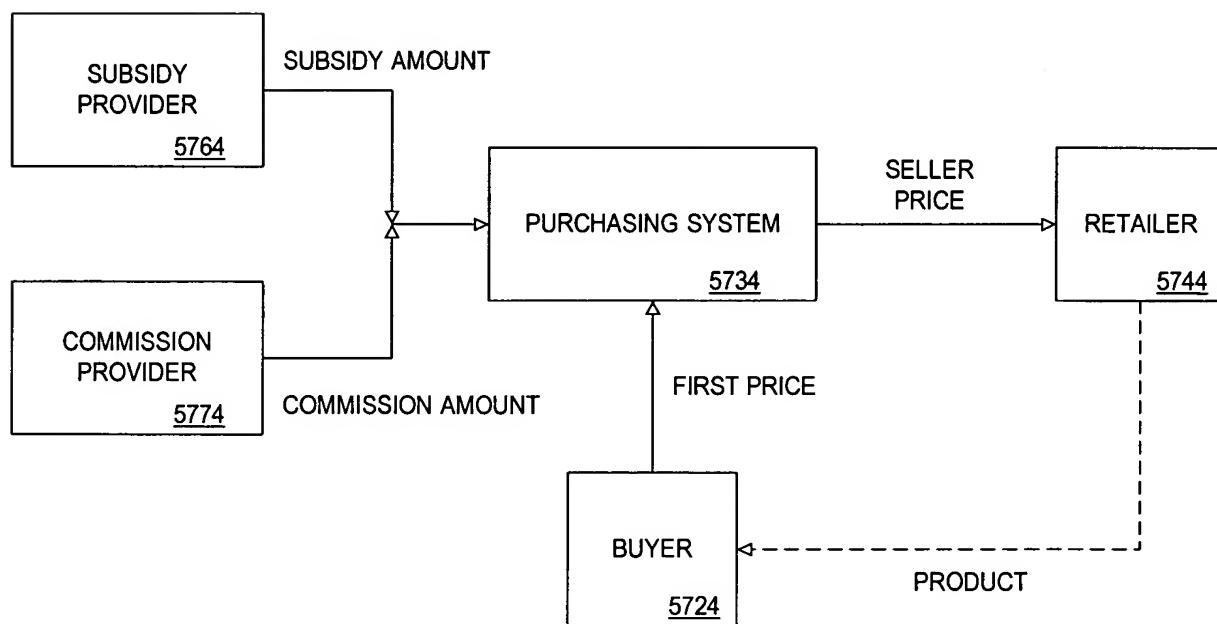


FIG. 57C

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

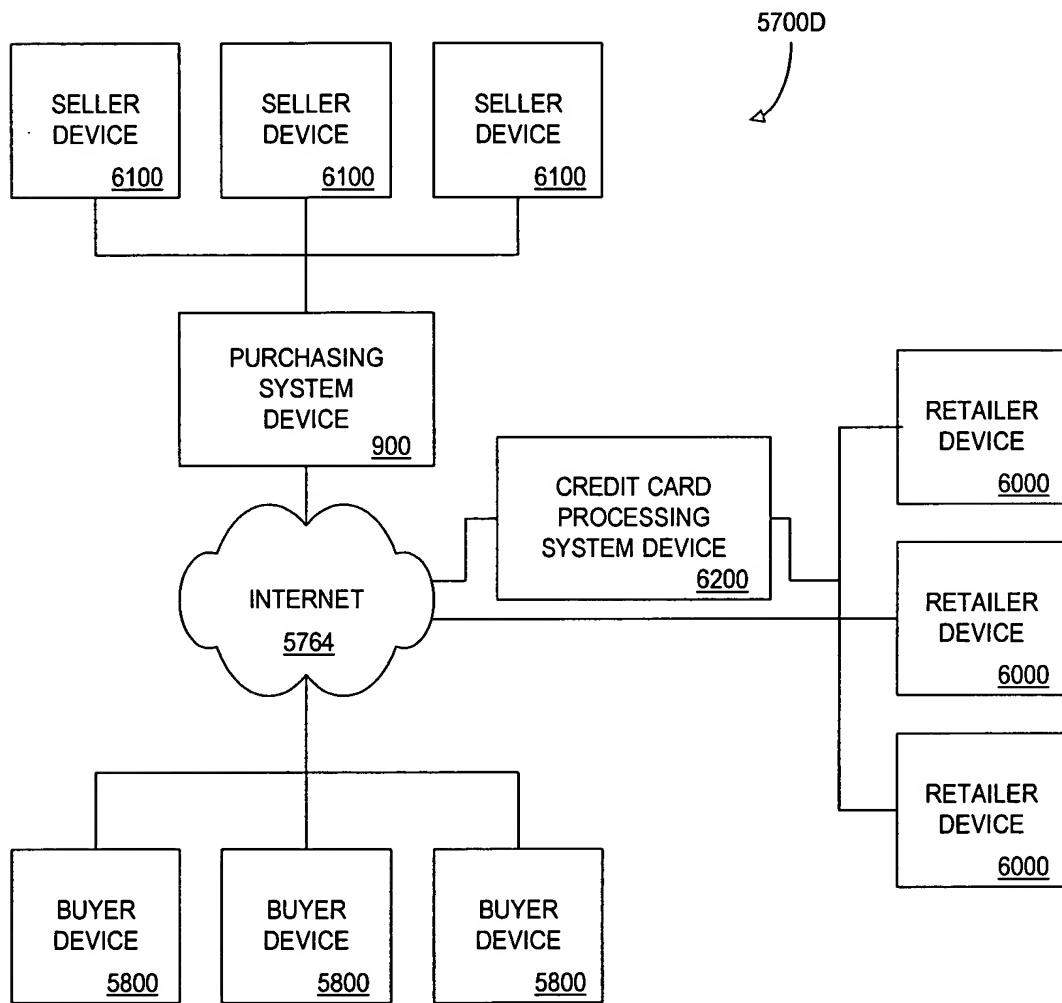


FIG. 57D

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES
POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

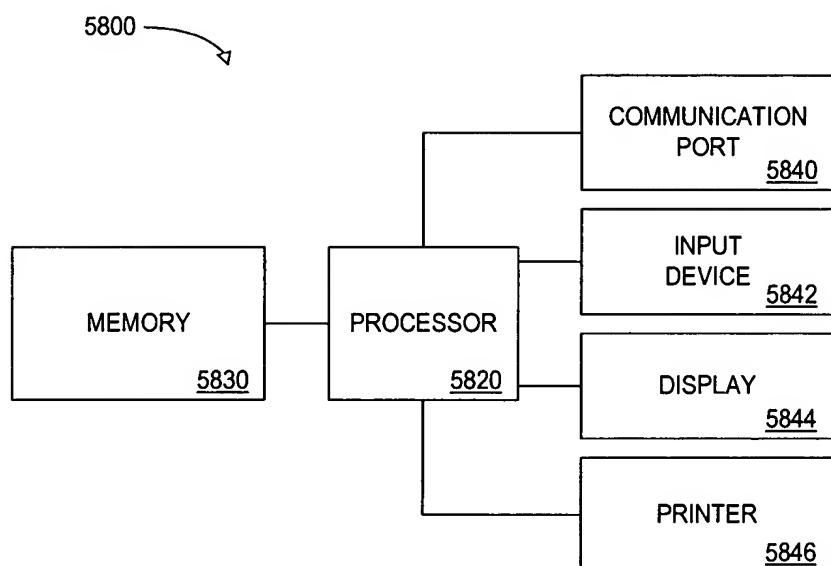


FIG. 58

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

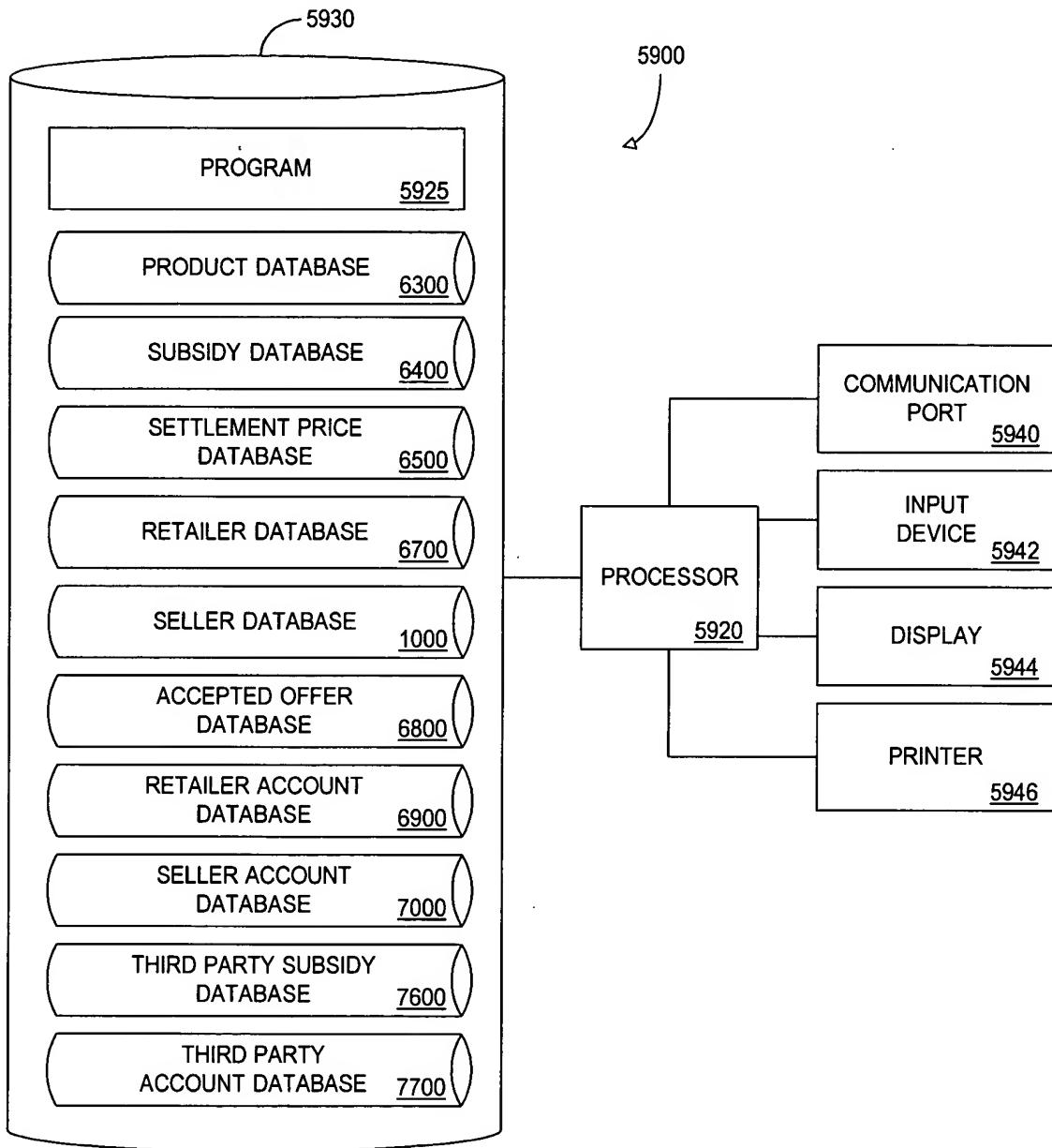


FIG. 59

WALKER ET AL.

ATTORNEY DOCKET NO.: 04-014

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES
POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

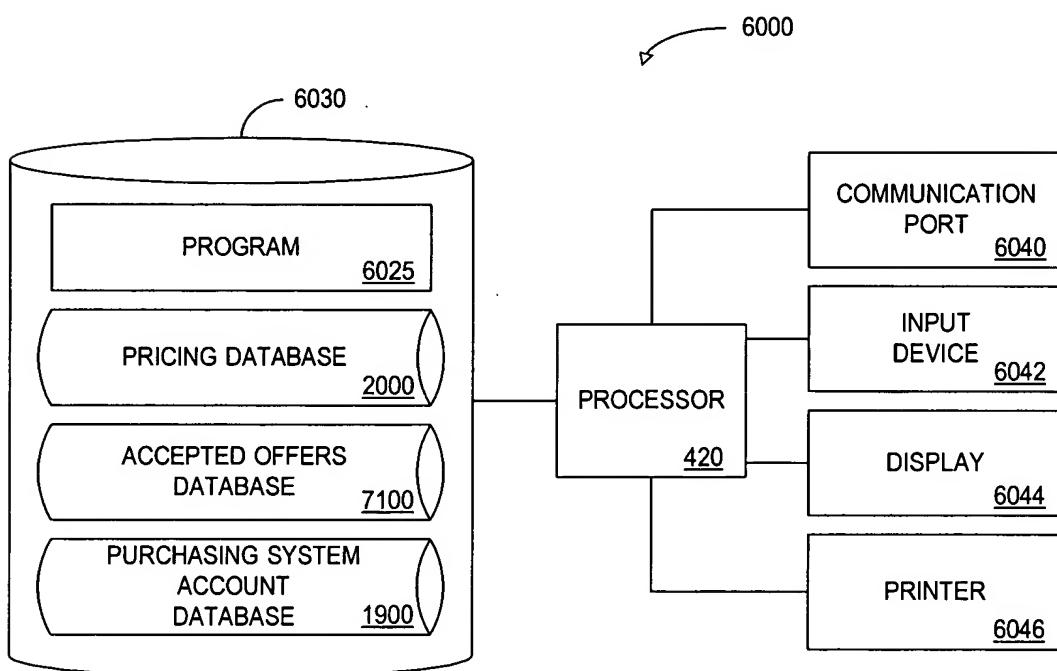


FIG. 60

WALKER ET AL.

ATTORNEY DOCKET NO.: 04-014

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES
POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

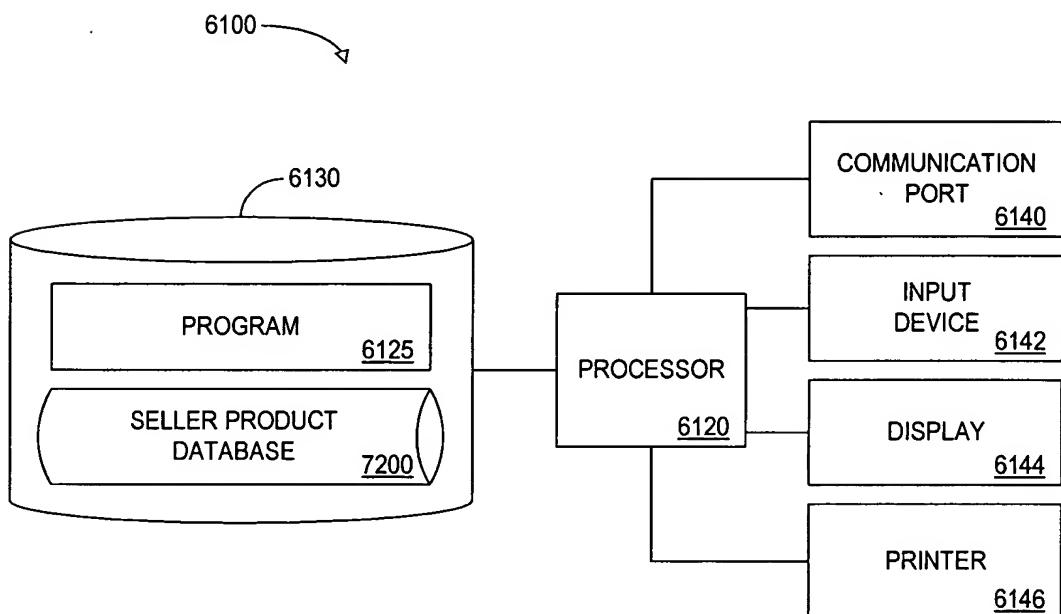


FIG. 61

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

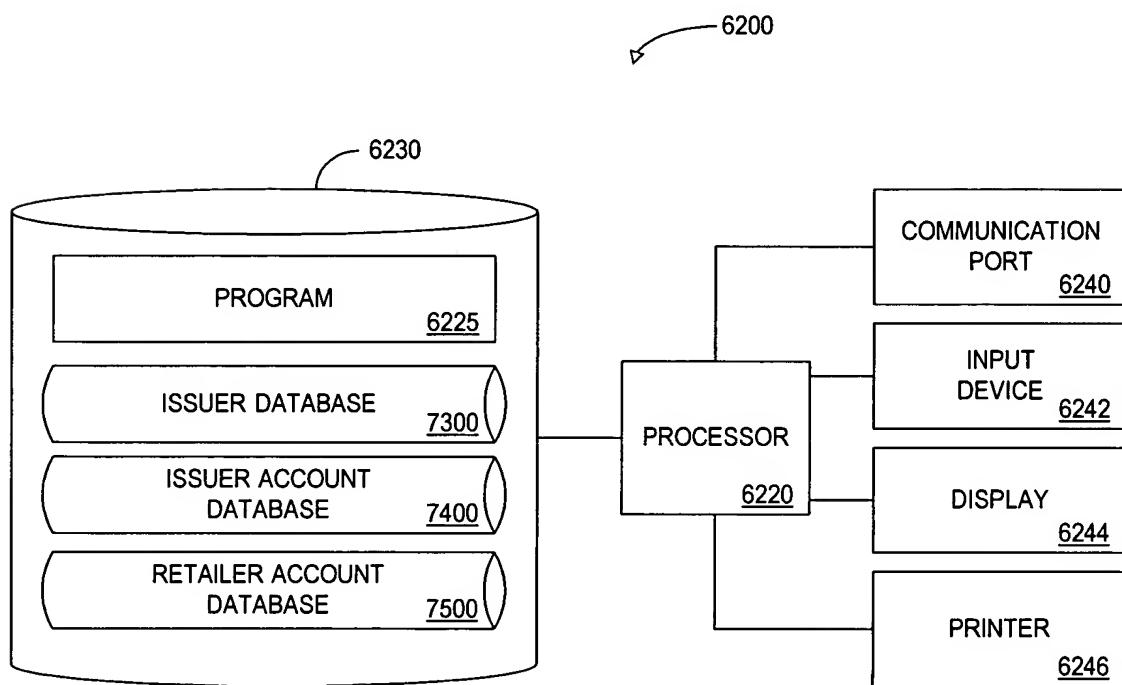


FIG. 62

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

6300
↓

| PRODUCT IDENTIFIER <u>6302</u> | MINIMUM ACCEPTABLE PRICE <u>6304</u> | SELLER IDENTIFIER <u>6306</u> | RETAILER IDENTIFIER <u>6308</u> |
|-----------------------------------|---|----------------------------------|---------------------------------------|
| P132-01 | \$110 | S13204 | R771-41; R993-03; R218-99; R982-19 |
| P132-01 | \$190 | S40290 | R753-93 |
| P098-75 | \$250 | S80513 | R679-99; R103-33; R218-99; R628-41 |
| P195-33 | \$95 | S80513 | R679-99; R107-45; R091-10 |

FIG. 63

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

6400
↓

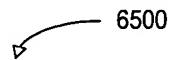
| PRODUCT IDENTIFIER | SUBSIDY AMOUNT | SELLER IDENTIFIER |
|--------------------|----------------|-------------------|
| <u>6402</u> | <u>6404</u> | <u>6406</u> |
| P132-01 | \$50 | S13204 |
| P098-75 | \$50 | S12340 |
| P195-33 | \$30 | S80513 |
| P713-05 | \$75 | S23456 |
| P042-19 | \$70 | S45678 |
| P911-44 | \$25 | S67890 |
| P555-02 | \$10 | S23456 |

FIG. 64

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

6500



| PRODUCT IDENTIFIER <u>6502</u> | RETAILER IDENTIFIER <u>6504</u> | SETTLEMENT PRICE <u>6506</u> |
|--------------------------------------|---------------------------------------|------------------------------------|
| P132-01 | R218-99 | \$150 |
| P132-01 | R982-19 | \$145 |
| P132-01 | R084-34 | \$160 |
| P132-01 | R753-93 | \$150 |
| P098-75 | R218-99 | \$300 |
| P098-75 | R075-15 | \$300 |
| P195-33 | R873-93 | \$125 |

FIG. 65

+

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+ 6550

| PRODUCT IDENTIFIER | RETAILER IDENTIFIER | SETTLEMENT PRICE |
|--------------------|---------------------|------------------|
| <u>6552</u> | <u>6554</u> | <u>6556</u> |
| P132-01 | R218-99 | \$150 |
| P132-01 | R982-19 | \$145 |
| P132-01 | R084-34 | \$160 |
| P132-01 | R753-93 | \$150 |

+ 6450

| PRODUCT IDENTIFIER | SUBSIDY AMOUNT | SELLER IDENTIFIER |
|--------------------|----------------|-------------------|
| <u>6452</u> | <u>6454</u> | <u>6456</u> |
| P132-01 | \$50 | S13204 |

+ 6350

| PRODUCT IDENTIFIER | MINIMUM ACCEPTABLE PRICE | SELLER IDENTIFIER | RETAILER IDENTIFIER |
|--------------------|--------------------------|-------------------|---------------------------------------|
| <u>6352</u> | <u>6354</u> | <u>6356</u> | <u>6358</u> |
| P132-01 | \$110 | S13204 | R771-41; R993-03; R218-99; R982-19 |

FIG. 66

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

6700
+

| RETAILER IDENTIFIER <u>6702</u> | RETAILER NAME <u>6704</u> | RETAILER TYPE <u>6706</u> | RETAILER ADDRESS <u>6708</u> |
|------------------------------------|------------------------------|------------------------------|-----------------------------------|
| R031-29 | WALMAK STORE #1920 | SINGLE STORE | 10 SOUTH ST. NEW TOWN, USA |
| R192-05 | SIRCUIT CITY STORE #8132 | SINGLE STORE | 2930 HIGH BLVD. CITYVILLE, USA |
| R302-11 | JOE'S ELECTRONICS | SINGLE STORE | 89 COUNTRY LN. PORT SHIP, USA |
| R718-93 | WALMAK STORE #2311 | SINGLE STORE | 357 LONG HWY. METROPOLIS, USA |
| R012-39 | SEERS | ALL STORES | N/A |

FIG. 67

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PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES
POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

| OFFER IDENTIFIER <u>6801</u> | REDEMPTION CODE <u>6802</u> | BUYER NAME <u>6804</u> | BUYER E-MAIL <u>6806</u> | BUYER ADDRESS <u>6808</u> | BUYERS PRICE <u>6810</u> | OFFER STATUS <u>6812</u> | SELLER IDENTIFIER <u>6814</u> |
|---------------------------------|--------------------------------|---------------------------|-----------------------------|---------------------------------------|-----------------------------|-----------------------------|----------------------------------|
| O231-283 | N/A | BOB SMITH | BUCK@ AOL.COM | 45 CURVING LANE SMALL TOWN, USA | \$100 | REJECTED | N/A |
| O245-092 | 1111-2222- 3333-4444 | JENNIFER DOE | JENNY@ ATT.COM | 834 BRIDGE ST. CITY, USA | \$200 | ACCEPTED | S67890 |
| O332-001 | 0384-1827-3827 | BRIAN JONES | BIFF@ SURFREE.COM | 333 DIRT RD. VILLAGE, USA | \$300 | REDEEMED | S12345 |
| O532-123 | 4638-1029-3746 | ARI BROWN | ARI@ CBC.COM | 2909 COBBLE DR. METROPOLIS, USA | \$100 | REDEEMED | S34567 |

6800

FIG. 68A

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

6800 (CONT.)



| AUTHORIZED RETAILER IDENTIFIER <u>6816</u> | REDEMPTION RETAILER IDENTIFIER <u>6817</u> | PRODUCT IDENTIFIER <u>6818</u> | AUTHORIZED AMOUNT <u>6820</u> | CHARGED AMOUNT <u>6822</u> | PAYMENT IDENTIFIER <u>6824</u> |
|---|---|-----------------------------------|----------------------------------|-------------------------------|-----------------------------------|
| N/A | N/A | P098-75 | N/A | N/A | 2222-3333-4444-5555 |
| R031-29; R192-05; R302-11 | R192-05 | P909-09 | \$220 | N/A | 3333-4444-5555-6666 |
| R031-29; R718-93 | R031-29 | P201-45 | \$330 | \$319.50 | 4444-555-6666-7777 |
| R192-05; R302-11; R012-39 | R012-39 | P444-04 | \$110 | \$105 | 5555-6666-7777-8888 |

FIG. 68B

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

6900
+

| RETAILER IDENTIFIER <u>6902</u> | TOTAL PAID BY, TO DATE <u>6904</u> | TOTAL PAID TO, TO DATE <u>6906</u> | CURRENT AMOUNT OWED BY <u>6908</u> | CURRENT AMOUNT DUE TO <u>6910</u> | LAST BILLING DATE <u>6912</u> |
|------------------------------------|--|--|---------------------------------------|--------------------------------------|----------------------------------|
| R031-29 | \$89,700 | \$934,930 | \$450 | \$4,925 | 4/15/99 |
| R192-05 | \$53,250 | \$723,900 | \$367 | \$4,150 | 4/15/99 |
| R302-11 | \$28,973 | \$400,340 | \$890 | \$10,500 | 4/15/99 |

FIG. 69

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

7000



| SELLER IDENTIFIER | TOTAL PAID BY, TO DATE <u>7002</u> | TOTAL PAID TO, TO DATE <u>7004</u> | CURRENT AMOUNT OWED BY <u>7006</u> | CURRENT AMOUNT DUE TO <u>7008</u> | LAST BILLING DATE <u>7010</u> | |
|-------------------|--|--|---------------------------------------|--------------------------------------|----------------------------------|--|
| S12345 | \$319,750 | \$30,900 | \$10,900 | \$2,100 | 4/15/99 | |
| S23456 | \$567,890 | \$55,670 | \$69,450 | \$7,300 | 4/15/99 | |
| S34567 | \$650,025 | \$65,900 | \$32,700 | \$2,560 | 4/15/99 | |

FIG. 70

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

7100
↓

| OFFER CODE <u>7101</u> | REDEMPTION CODE <u>7102</u> | PRODUCT IDENTIFIER <u>7104</u> | BUYER'S PRICE <u>7106</u> | STATUS <u>7108</u> |
|---------------------------|--------------------------------|-----------------------------------|------------------------------|-----------------------|
| O321-213 | 1876-3290-0187 | P404-99 | \$200 | PENDING |
| O977-123 | 1111-2222-3333-4444 | P555-11 | \$350 | REDEEMED |
| O413-321 | 7401-3872-0283 | P707-33 | \$150 | REDEEMED |
| O091-112 | 5362-9102-6251 | P732-44 | \$200 | REDEEMED |
| O769-063 | 3427-1902-8172 | P320-82 | \$125 | PENDING |

FIG. 71

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+
7200

| <u>PRODUCT IDENTIFIER</u> | <u>SUBSIDY AMOUNT</u> | <u>QUANTITY SOLD</u> |
|-------------------------------|---------------------------|--------------------------|
| <u>7202</u> | <u>7204</u> | <u>7206</u> |
| P132-01 | \$50 | 1,730 |
| P098-75 | \$60 | 4,235 |
| P195-33 | \$25 | 708 |
| P713-05 | \$10 | 410 |
| P042-19 | \$30 | 2,175 |

FIG. 72

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

7300
↗

| ISSUER IDENTIFIER <u>7302</u> | ISSUER NAME <u>7304</u> | ISSUER ADDRESS <u>7306</u> |
|-------------------------------------|-------------------------------|----------------------------------|
| 5555 | CITIRANK | FILEPATH |
| 3333 | MBRA | FILEPATH |
| 2222 | NABANKO | FILEPATH |
| 9999 | FIRST EBA | FILEPATH |
| 1111 | CENTRAL SYSTEM | FILEPATH |

FIG. 73

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| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

7400
↗

| ISSUER IDENTIFIER <u>7402</u> | AMOUNT OWED <u>7404</u> | PAYMENT DUE DATE <u>7406</u> |
|-------------------------------------|----------------------------|------------------------------------|
| 5555 | \$30,900 | 5/15/99 |
| 3333 | \$23,750 | 5/15/99 |
| 2222 | \$43,900 | 5/15/99 |
| 9999 | \$75,070 | 5/15/99 |
| 1111 | \$46,345 | 5/15/99 |

FIG. 74

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|---|-----------------------------|
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| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

7500
↓

| RETAILER IDENTIFIER <u>7502</u> | ISSUER IDENTIFIER <u>7504</u> | AMOUNT DUE <u>7506</u> | ISSUER IDENTIFIER <u>7508</u> | AMOUNT DUE <u>7510</u> |
|------------------------------------|----------------------------------|---------------------------|----------------------------------|---------------------------|
| R031-29 | 5555 | \$10,000 | 1111 | \$10,345 |
| R192-05 | 3333 | \$23,750 | 5555 | \$20,900 |
| R302-11 | 1111 | \$16,000 | 9999 | \$50,020 |
| R718-93 | 9999 | \$25,050 | 1111 | \$10,000 |
| R012-39 | 2222 | \$43,900 | 1111 | \$10,000 |

FIG. 75

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|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

7600
↓

| THIRD PARTY SUBSIDY IDENTIFIER | THIRD PARTY SUBSIDY DESCRIPTION | THIRD PARTY SUBSIDY AMOUNT | THIRD PARTY IDENTIFIER |
|--------------------------------------|--|----------------------------------|---------------------------|
| 7602 | 7604 | 7606 | 7608 |
| A33-11 | APPLY FOR MBRA GOLD CARD | \$20 | 1672 |
| A33-12 | 6-MONTH SUBSCRIPTION TO SCIENCE MAGAZINE | \$10 | 4523 |
| A33-13 | OPEN ACCOUNT WITH E-BARTER | \$30 | 7839 |

FIG. 76

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|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

+

7700
↓

| THIRD PARTY IDENTIFIER | THIRD PARTY ADDRESS | AMOUNT DUE FROM THIRD PARTY |
|------------------------|---------------------|-----------------------------|
| <u>7702</u> | <u>7704</u> | <u>7706</u> |
| 1672 | FILEPATH | \$14,900 |
| 4523 | E-MAIL | \$23,500 |
| 7839 | CITY + STATE | \$17,800 |

FIG. 77

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|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

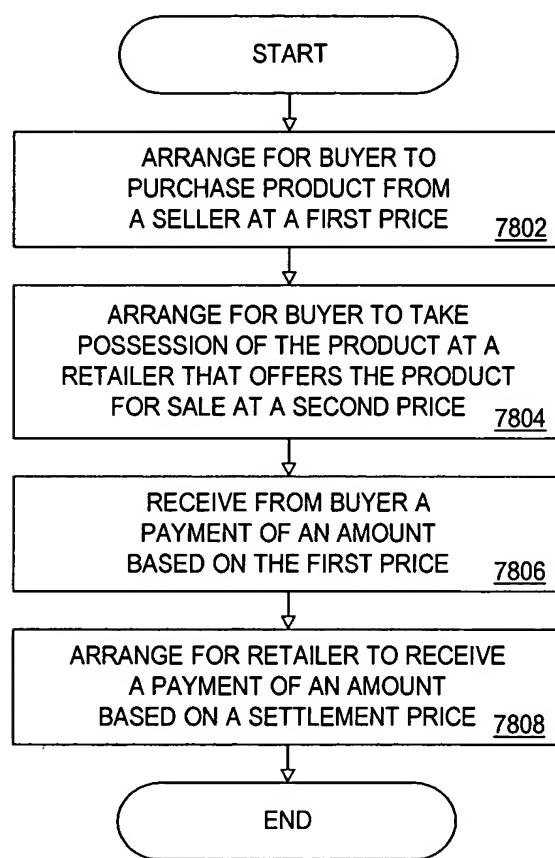


FIG. 78

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

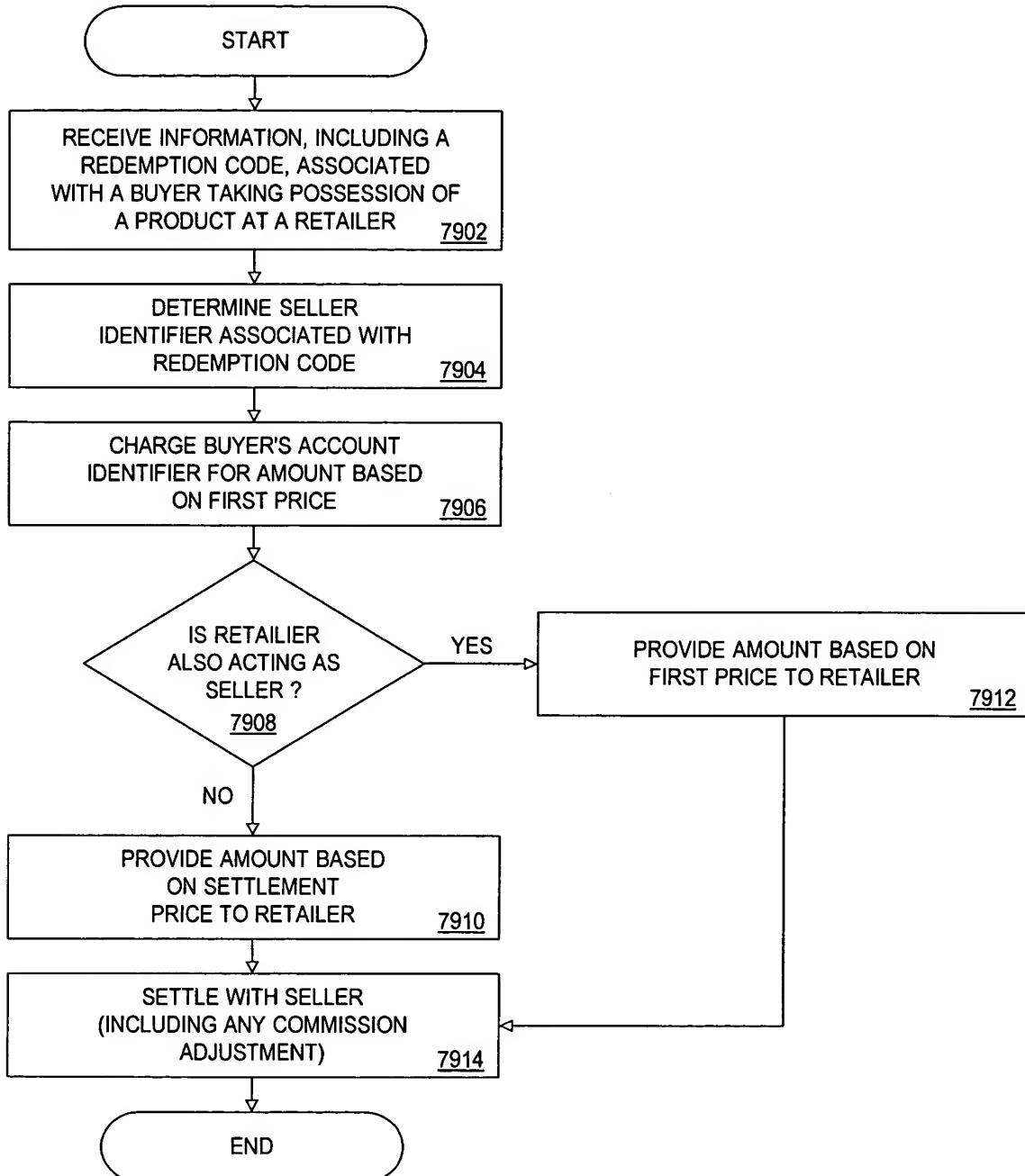


FIG. 79

PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

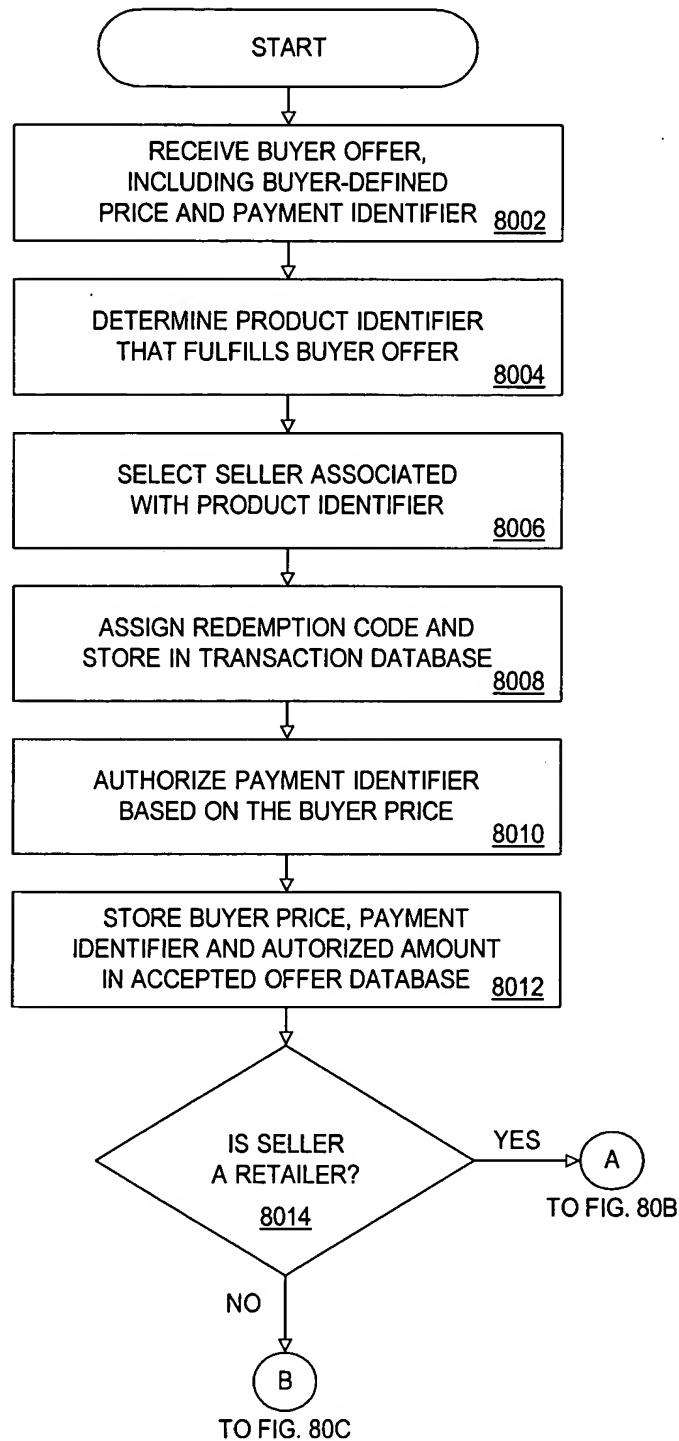


FIG. 80A

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

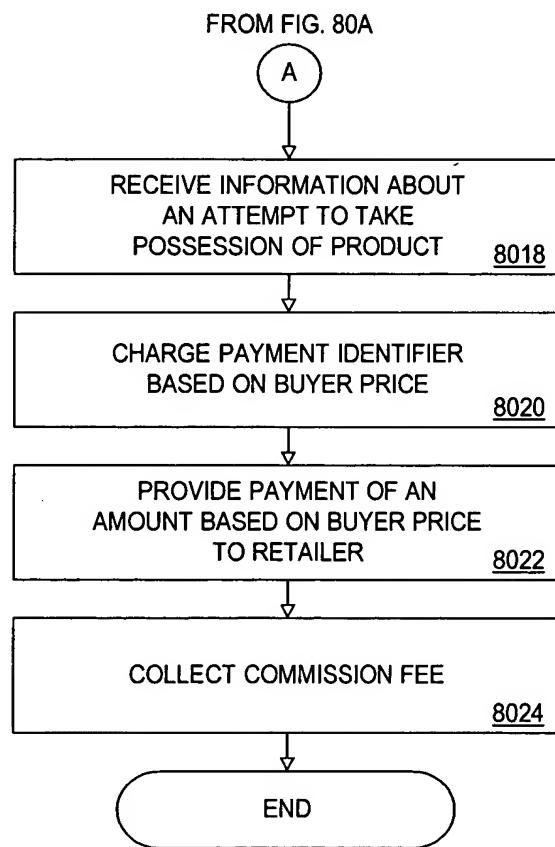


FIG. 80B

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|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

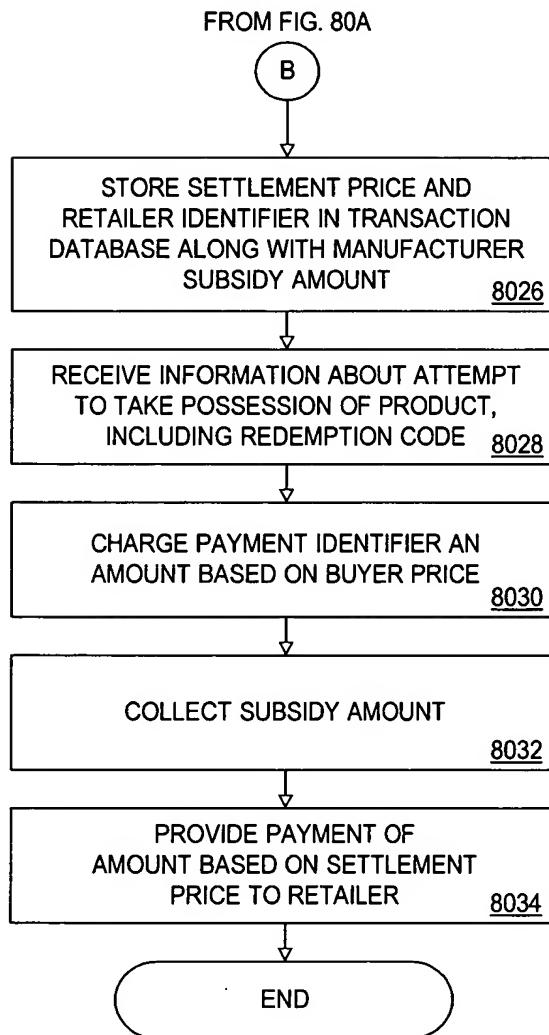


FIG. 80C

| | |
|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

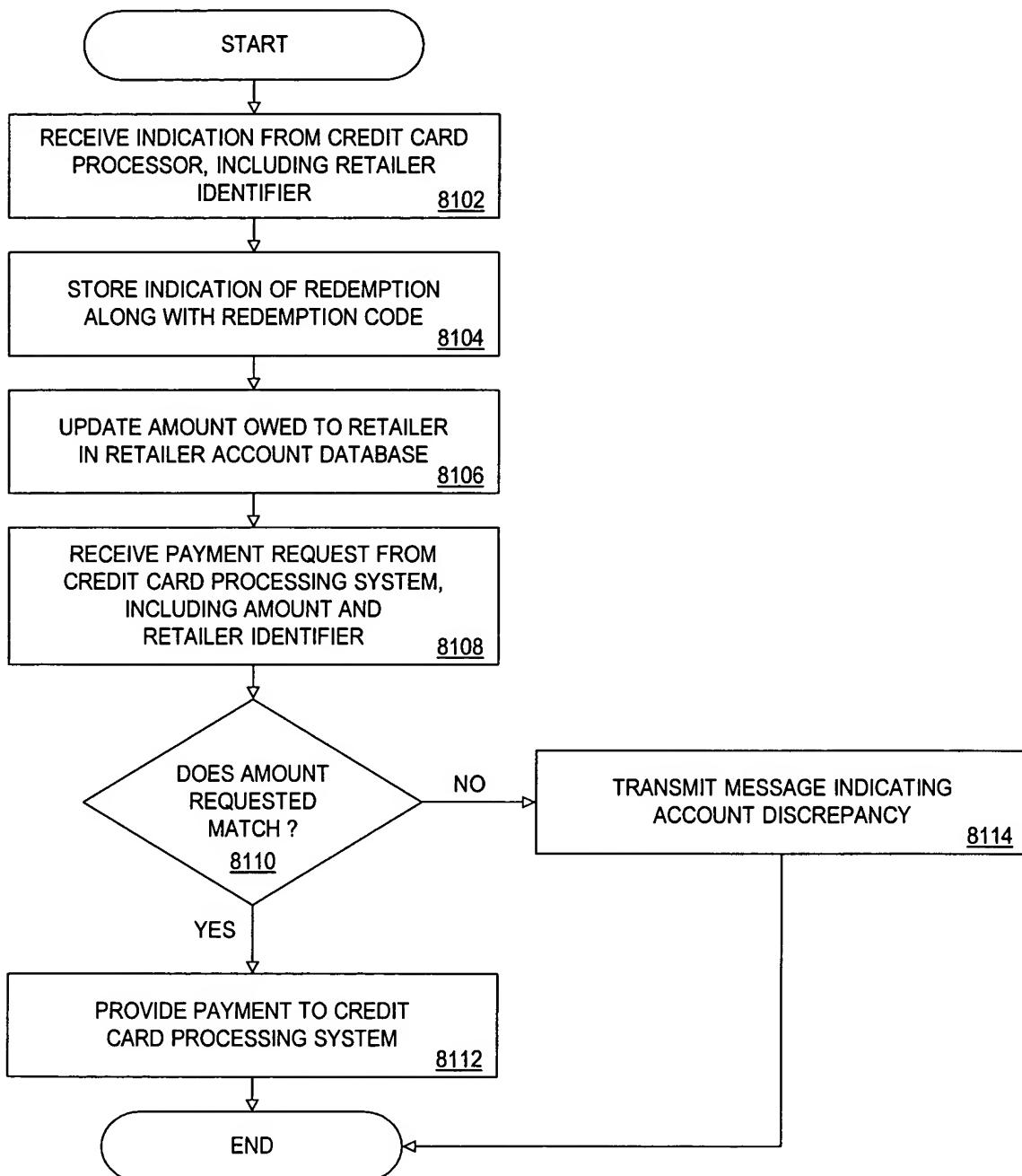


FIG. 81

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|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

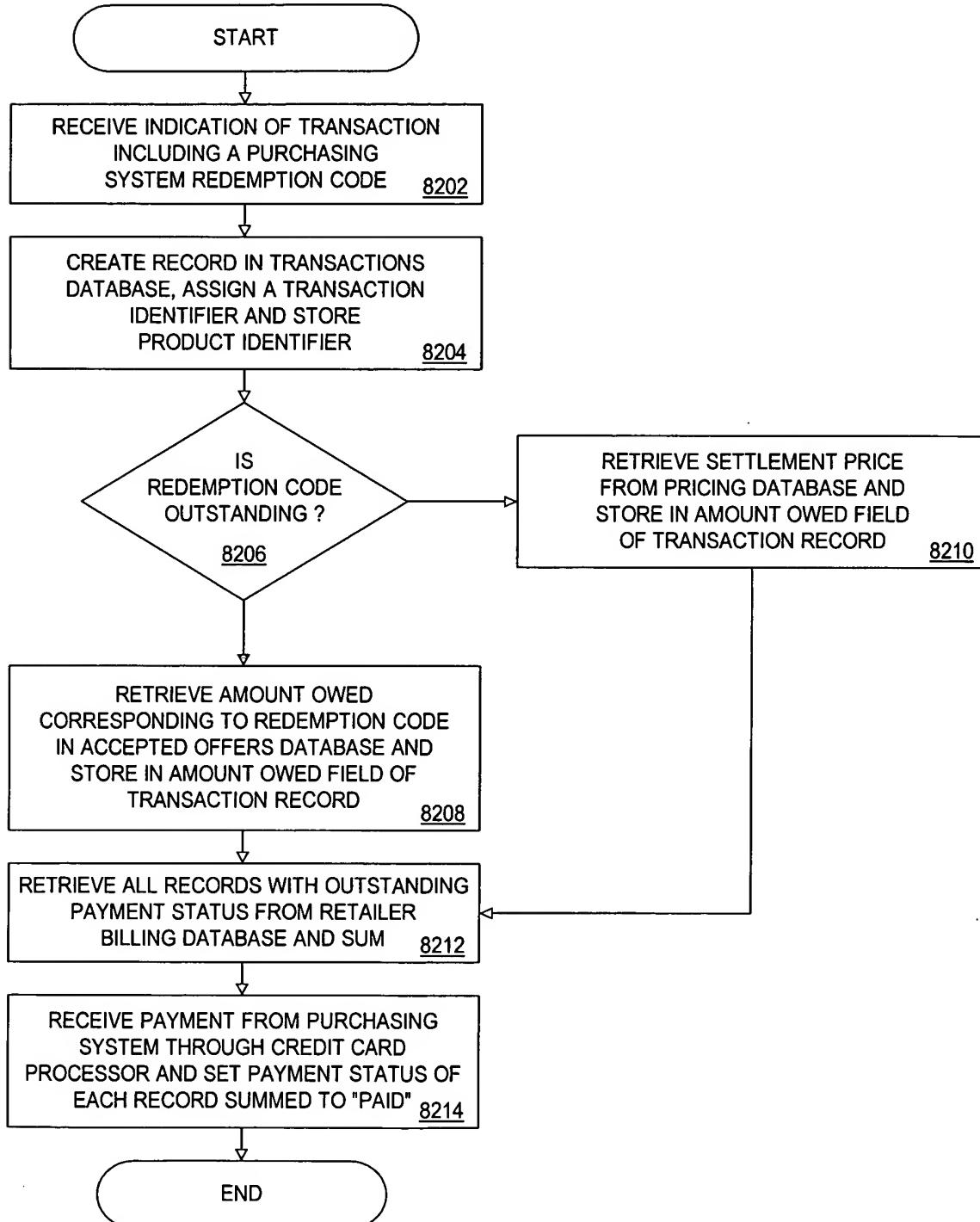


FIG. 82

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|---|-----------------------------|
| WALKER ET AL. | ATTORNEY DOCKET NO.: 04-014 |
| PURCHASING, REDEMPTION AND SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK | |

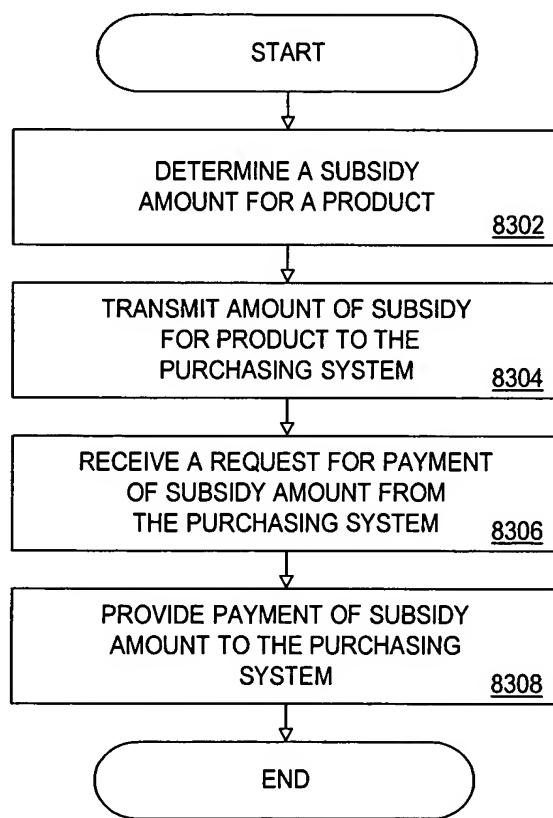


FIG. 83